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PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the Application of:	)	Examiner: Olabode AKINTOLA
	)	
Sunil RAJASEKAR et al.	)	Group Art Unit: 3691
	)	
Serial No.: 10/005,102	)	Confirmation No.: 9464
	)	
Filed: December 3, 2001	)	Customer No.: 53156
	)	
For: <b>METHODS AND SYSTEMS FOR MANAGING CREDIT</b>	)	<b><u>DECLARATION OF KATHY WEITZEL ESTABLISHING PRIOR INVENTION OVER US2002/0103749 AND US2002/0040312</u></b>
	)	
Atty. Docket No.: ORCL5763	)	

**CERTIFICATE OF FACSIMILE TRANSMISSION UNDER 37 CFR 81.8**

I hereby certify that this document and the documents referred to herein are being transmitted by facsimile to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, at 571-273-8300, on March 6, 2008.

  
Nita J. Miller

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Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

I, Kathy Weitzel, being duly warned that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent resulting therefrom, declare that:

1. I was a co-worker of inventors Sunil Rajasekar, Tapomoy Dey, Ajay Pandit and Alan Fothergill at Oracle Corporation, and I am the author of the Oracle Corporation internal document entitled "High-Level Functional Design Credit Management" created on May 25, 2000 and last updated on September 15, 2000, version 1 (hereafter, "Credit Management document, version 1") and am the co-author with Sunil Rajasekar of the Oracle Corporation internal document entitled "High-Level Functional Design Credit Management Processing" created on May 25, 2000 and last updated on July 25, 2001, version 1.5 (hereafter, the "Credit Management, version 1.5" document), which describe the presently claimed invention and which are further described below. I am also the co-

author with Sunil Rajasekar of the Oracle Corporation internal document entitled "High-Level Functional Design Credit Management Workflow" created and last updated on March 7, 2001 (hereafter, Credit Management Workflow document"), and am also the co-author, along with the other inventors of the present application of the Oracle Corporation internal document "Web Invention Disclosure Form" dated March 30, 2001, which also describe the presently claimed invention and which are also further described below. Copies of these four documents are attached herewith at respective appendices A, B, C and D.

2. I have reviewed all presently pending claims in the above-referenced application.
3. The Credit Management document, version 1 is dated May 25, 2000 and was last updated on September 15, 2000. Both of which dates are prior to the publication date of the applied Dhar et al. reference and prior to the filing date of the provisional application to which the Dhar et al. publication claims priority. The date of the Credit Management document, version 1 is prior to the US filing date of May 14, 2001 (and also prior to the Argentinean priority filing date of December 5, 2000) of the applied Agudo et al. reference. The date of the Credit Management document, version 2 is prior to the effective date of the Agudo et al. reference. The Credit Management Workflow document is prior to the effective date of the Agudo et al. reference. The "Web Invention Disclosure Form" is also prior to the effective date of the Agudo et al. reference.
4. The subject matter included in the Credit Management document, version 1, the Credit Management document, version 2, the Credit Management Workflow document and the Web Invention Disclosure Form include at least the subject matter of the presently pending claims, as detailed hereunder.
5. The claimed step of "upon occurrence of an event" is described in the Credit Management document, version 1 at Solution Overview page 4 (Request Credit Review), in the Credit Management document, version 2 at Solution Overview page 1, in the Credit Management Workflow document at Solution Overview pages 5 - 7, and in the Web Invention Disclosure Form at page 3.
6. The claimed step of "assigning a Credit Classification to the credit requestor, the Credit Classification being related to a credit risk of the credit requestor" is described in Credit Management document, version 1 at Solution Components page 15 and in the Credit Management document, version 2 at Solution Overview pages 2 and at Credit Analysis pages 3 and 4, in the Credit Management Workflow document at Solution Overview pages 5 - 7, and in the Web Invention Disclosure Form at pages 2 and 3.
7. The claimed step of "determining a Type of Review to carry out for the credit requestor based upon a nature of the event" is described in the Credit Management document, version 1 at Solution Component page 15 and in the Credit Management document, version 2 at Credit Analysis pages 3 and 4, in the Credit Management Workflow document at Solution Overview pages 5 - 7, and in the Web Invention Disclosure Form at pages 2 and 3.

8. The claimed step of "providing a plurality of checklists of data items required to be collected, the data items of each provided checklist being determined at least by a combination of the assigned Credit Classification and the determined Type of Review" is described in the Credit Management document, version 1 at Overview page 4, at Solution Component page 15, in the Credit Management document, version 2 at Definitions page 1 and in Credit Analysis pages 3 and 4, in the Credit Management Workflow document at Solution Overview pages 5 – 7 and in the Web Invention Disclosure Form at pages 2 and 3.
9. The claimed step of "storing the plurality of checklists of data items to be collected;" is described in the Credit Management document, version 1 at Solution Overview page 4, and at Solution Components, pages 12-15 in which the collected data items are stored, and in the Web Invention Disclosure Form at page 3.
10. The claimed step of "selecting one of the stored plurality checklists of data items based upon the combination of the assigned Credit Classification and the determined Type of Review" is described in the Credit Management document, version 1 at Solution Components page 15 and in the Credit Management document, version 2 at Credit Analysis pages 3, 4.
11. The claimed step of "creating or updating a case folder for the requestor, the case folder including the selected checklist of data items to be collected" is described in the Credit Management document, version 1 at Solution Overview page 4, Solution Components page 13, in the Credit Management document, version 2 at Definitions pages 1 and 2 and Credit Analysis pages 4 and 5 and in the Web Invention Disclosure Form at pages 2 and 3. The case folder is also called the "Clip folder" throughout these documents.
12. The claimed step of "collecting each required data item of the selected checklist and storing each collected data item in the case folder" is described in the Credit Management document, version 1 at Solution Components page 15, Solution Overview page 4 and Development Instructions page 24 and in the Credit Management document, version 2 at Solution Overview page 3, Credit analysis pages 10-12 and 22, and in the Credit Application Submission pages 7 and 8 and in the Web Invention Disclosure Form at page 3.
13. The claimed step of "analyzing the collected data items in the case folder according to a score sheet and a workflow, the score sheet being determined at least by the combination of the assigned Credit Classification and determined Type of Review and calculating a credit score for the credit requestor" is described in the Credit Management document, version 1 in the Solution Overview page 1, Solution Components pages 14 and 15, in the Credit Management document, version 2 at Solution Overview page 2 and Credit Analysis pages 6, 27 and 28, in the Credit Management Workflow document in its entirety and in the Web Invention Disclosure Form at page 3.

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PAGE 11

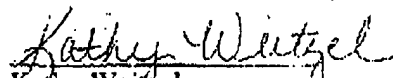
Robert and Kathy Weitzel 704-987-5121

P. 1

14. The last claimed step of "generating a recommended action based upon the calculated credit score" is described in the Credit Management document, version 1 at Solution Overview page 4, in the Credit Management document, version 2 at Solution Overview pages 1 and 3, in the Solution Components page 2, in the Credit Management Workflow document at Solution Overview pages 5 - 7 and in the Web Invention Disclosure Form at page 3.
15. The subject matter of the claims was conceived at least as early as May 25, 2000, before the effective date of either the Dhar et al. or Agudo et al. publications. The subject matter of the claims was reduced to practice on or before March 30, 2001, prior to the effective date of the Agudo et al. reference and prior to the US filing date of the Dhar et al. reference. Specifically, the electronic "Web Invention Disclosure Form" for the patent submission entitled "Methods and Systems for Managing Credit" from which the present application stems, indicates that the presently pending claims were reduced to practice on or before March 30, 2001.
16. I actively and diligently worked on the claimed embodiments from a conception date at least as early as May 25, 2000 through September 15, 2000 (date at which the Credit Management document, version 1 was last updated), through March 7, 2001 (date at which the Credit Management Workflow document was created and last updated), through March 30, 2001 (date at which the Web Invention Disclosure Form was submitted), through July 25, 2001 (date at which the Credit Management document, version 2 was last updated) to December 03, 2001, date at which the present application was filed.
17. In this Declaration, all statements made of my own knowledge are true, and all statements made on information and belief are believed to be true.

Dated: MARCH 3, 2008

By:

  
Kathy Weitzel

**Appendix A**

High-Level Functional Design Credit Management, version 1,  
created May 25, 2000, and last updated September 15, 2000  
("Credit Management document, version 1")



# HIGH-LEVEL FUNCTIONAL DESIGN Credit Management

Prepared by Applications Product Development

Oracle Receivables

Author: Kathy Weitzel  
Creation Date: May 25, 2000  
Last Updated: September 15, 2000  
Control Number: 1  
Version: 1

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## Document Control

### Change Record

Date	Author	Version	Change Reference
May 25, 2000	Kathy Weitzel	I	No previous document

### Contributors

Name	General Area of Contribution
Tapomoy Dey *	
Sunil Rajasckar	

\* indicates Project Manager

### Reviewers

Name	Position	Required	Comments
	Application Functional Manager *		
	Application Development Manager *		
	Global Strategy *		
	Integration Point Management		
	Detailed Level Design Author *		
	Project Lead *		HLD has been updated and is in its final state.

• Required

## Contents

Document Control.....	ii
Introduction.....	1
Constraint / Scope.....	1
Business Needs and Requirements.....	2
Basic Business Needs .....	2
Business Needs Not Met.....	2
Definitions.....	3
Solution Overview .....	4
Assumptions & Reference.....	5
Solution Components.....	6
User Procedures .....	21
Set Up Options.....	21
New/Changed Navigation Path for <Window Title>.....	21
Feature Procedures.....	21
Development Instructions .....	23
Entity Relationship Diagram.....	23
New, Modified or Discontinued Windows .....	23
New, Modified or Discontinued Reports.....	25
New, Modified or Discontinued Tables.....	27
New Sequences.....	27
New, Modified or Discontinued Indexes .....	27
New, Modified or Discontinued Views.....	28
New, Modified or Discontinued Programs .....	29
New, Modified or Discontinued Workflows.....	29
New, Modified or Discontinued APIs.....	30
Seed Data .....	31
New, Modified or Discontinued Menus.....	31
New, Modified or Discontinued Responsibilities .....	31
New, Modified or Discontinued Lookups.....	32
New, Modified or Discontinued Profile Options .....	32
New or Discontinued Function Security Options.....	33
New, Modified or Discontinued Error Messages.....	33
Upgrade / Installation Requirements.....	34
Implementation Wizard / Changed Setup Steps.....	34
Vision Demo .....	35

Feature Test Plan .....	35
Summary of Open Issues.....	36
Summary of Closed Issues .....	36



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## Table of Figures

Figure 1: ..... 6

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## Introduction

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### Statement of Feature

<Subject> allows you to...

<Subject> contains:

Meets Oracle's strategy by ...

Meets Applications' strategy by...

Meets <Product> strategy by..

<Can later be used or taken from the Statement of Direction (SOD) and the Applications Fact Sheet.>

---

## Constraint / Scope

---

### <Description of Constraint / Scope>

<Set expectations on what this feature will or will not do/cover.>

---

## Business Needs and Requirements

This section can contain a detail of the business requirements or reference a separate Requirements Document.

### Background/ user environments

<Information readers might need to understand the basic business needs.>

---

## Basic Business Needs

<Subject> provides you with the features you need to satisfy the following basic business needs. You will be able to address the following:

- <Enhancement #> <Business need 1>
- <Enhancement #> <Business need 2>

### Open Issues

•

### Closed Issues

•

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## Business Needs Not Met

<Subject> does not provide you with the features you need to satisfy the following business needs. You will not be able to address the following:

- <Business need 1>
- <Business need 2>

### Open Issues

•

### Closed Issues

•

---

**Definitions**

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<Unique Term>

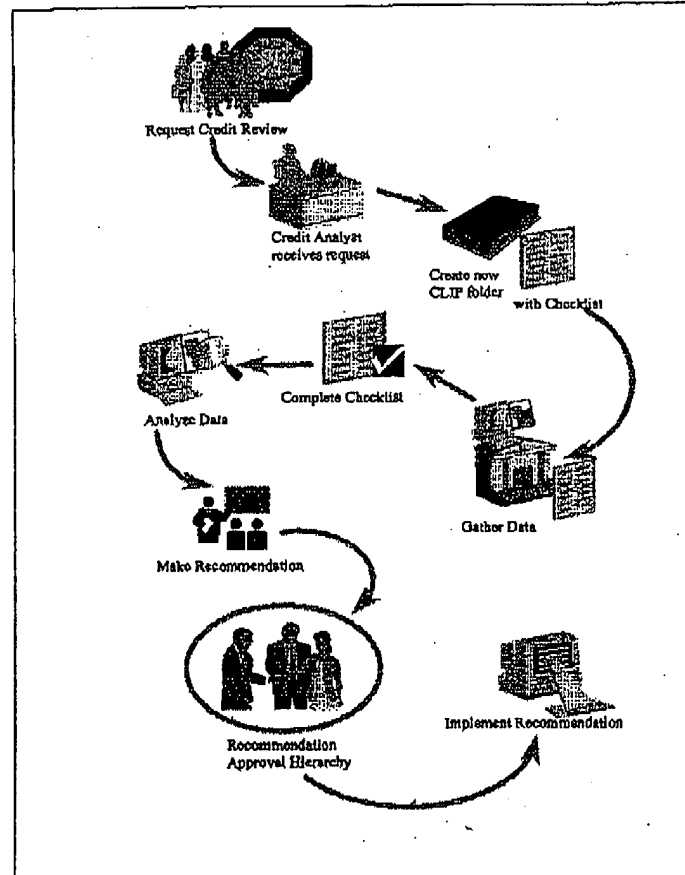
<Definition>

---

## Solution Overview

### <Description of Functionality>

Credit Management will be a new module within Oracle Receivables.



### Summary of Impact

This section summarizes an impact on other products and global considerations. It integrates the proposed feature into the Oracle Applications. Include process flows whenever possible.

Consider:

- Multiorg
- MRC
- Subledger Accounting
- GL Reconciliation
- Tax
- Integration Points / Interfaces (i.e. AutoInvoice, Lockbox, Customer, Tax, GL)
- Impact on global features
- Does the feature require integration with Web Applications

- Manufacturing
- Supply Chain Management
- CRM
- Archive & Purge

## Assumptions & Reference

This design assumes that the following statements are true:

### <Description of existing functionality/procedures>

The user has an understanding of the following functionality per <Product>, release <version>.

<example might be that users have an understanding of the automatic receipts feature which is the basis for a new design for Direct Debt>

### Reference Documents

The user should be familiar with other documents on the subject.

Document Name	Document Path	Author

## Solution Components

Use this section to provide a functional description and detailed analysis of solution components such as new or modified windows (Include Screen Shots) and reports. MRC, SLA and Multiple verses Single Organization considerations should be documented

### Credit Data Views

#### Technology Considerations

All credit data views uses HTML technology.

Each credit data view screen has fields which are calculated or which can be copied to the CLIP folder. As a result, these fields have the following links:

#### 1 - 30 Days Past Due

Formula link: displays the calculation for the field. e.g. "sum of transaction amounts due where the due date is between 1 and 30 days less than today's date"

CLIP link: copies the value, column name and date/time stamp to the in-process CLIP folder.

Drilldown link: displays the detail rows which make up the calculated value. In this case, the link would go to aging details to show which transactions make up the total of \$4500.37.

#### Credit Review Search Page

The Credit Review Search screen allows you to search for customers and CLIP folders in order to view credit-related information by customer name, account number, CLIP folder name or CLIP folder number.

Searching for the customer uses intermedia search functionality or 'fuzzy' matching. The criteria that the search engine uses is:

- Partial name searches: if the user enters 'American', the results will include both American Airlines and American Insurance Group.
- Search engine will return all rows that search results will try to match as best as possible to data in many different ways and the search engine will return a portion of the customer name or folder name may be entered.
- Case insensitivity: if the user enters 'american', the results will include both American Airlines and AMERICAN INSURANCE GROUP.

The results list displays the following fields:

Customer Name

Account Number

Address (including address line 1-4, city, state or province, postal code, country)

Current CLIP Folder name

Current CLIP Folder number

CLIP Folder status

Figure 1: <Screen Shot>

#### Open Issues

•

#### Closed Issues

•

#### Credit Summary Page

This new page displays point-in-time credit data on a view-only basis. Although a default page is provided, you can customize the page to display the fields most important to you. All available fields are listed in the Development Instructions section.

The data points for this page are based upon how you select the customer from the Search results page. Each customer can have multiple billing addresses. The Search results page will display each customer address as a separate selection or the entire customer will have an address of "All Locations". If you choose a single location, the data displayed on this page will reflect data only for that location. Likewise, selecting all locations for the customer will aggregate the data.

From iReceivables, an api links the Credit Summary screen to the iReceivables Credit tab.

The default page is:

The available fields for the Credit Summary page are:

#### Customer Frame

Customer Name

Customer Address

Account Number

Location/Site

Credit Analyst Name

Collector Name

Last Sale Date

Contact Person

Site level or if none, then Customer

Order date of most recent Booked order or if none, then

invoice date of most recent invoice

Site level or if none, then Customer



Contact Fax or Email  
Contact Phone Number  
Last Call Comments

Attached to Contact Person  
Attached to Contact Person  
Most recent record-a-call

**Credit Agency Frame**

This frame displays the most current credit agency data from the TCA D&B Tables.

Available Credit	Includes OE Booked Orders
Customer Credit Limit	From Customer Profile
Customer Credit Hold Flag	Yes = on hold, No = not on hold
Site Credit Limit	From Customer Profile
Internal Credit Rating	New field for user defined credit rating
High Credit This Year	Highest AR open invoice balance this year calculated on a monthly basis
Exceeded Customer Credit Amount	Amount over customer credit limit during credit check
In Collections Flag/Checkbox	
Credit Agency Credit Rating	Credit rating from multiple credit agencies
Last Credit Review Date	Last credit review from multiple credit agencies
A/R Balance	
Weighted Average Days Late	$\text{sum}((\text{apply\_date} - \text{due\_date}) * \text{amount\_applied}) / \text{sum}(\text{amount\_applied})$
Aging Information	4-bucket aging from Collections Workbench
Payment Terms	From Customer Profile
DSO	$(\text{total outstanding receivables} / \text{total sales for prior DSO days}) * \text{DSO days}$
Invoice Total	Sum of invoices for site or customer
A/R Turnover	Number of time accounts receivables turned over during the period (net sales/net receivables)
A/P Balance	
Last Call Date	Most recent call date
Sales Person	
Parent	
Parent Credit Limit	
High Credit Last Year	Highest AR open invoice balance last year calculated on a monthly basis.
Site Credit Hold Flag	
Credit Limit Expiration Date	
Next Credit Review Date	
Receipts Total	
Credit Memo Total	includes on account credit memos
Unapplied Cash	includes on account cash
Bank	Customer banks
VAT Registration Number	
Customer Status	
Financial Contact Name	
Financial Contact Phone Number	
Historical High Credit Amount	Highest historical A/R open invoice balance outstanding

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PAGE 25

High Credit Date  
Credit Analyst  
Order Amount on Credit  
Check Hold  
Debit Memo Total  
Deductions Total  
Deposits Total  
Guarantees Total  
Receipts-at-Risks  
Unearned Discounts Total  
Chargeback Total  
Promissory Notes

Date of the highest historical A/R open invoice balance

Sum or order amounts on hold

[REDACTED]

## Open Issues

•

## Closed Issues

•

## Credit Agency Information



The standard window is:

Oracle - Notes

http://d/Work/credit\_mgmt/idx/credit.html

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**Credit Management**

Logout Preferences Help

Company Name  Customer Number

Billing Address  Organization Number

Location  Credit Analyst

Credit Agency

Contact  Phone

Email  Fax

Customer Identification Number  Website

Order Number  Current Credit Rating

Order Date  Credit Rating Date

Credit Rating Comments

High Credit Amount

Payment Trend

Credit Score

PayDex Score

Stress Score

Credit Agency Name	E.g., Experian
Credit Agency Phone	
Credit Agency Fax	
Credit Agency Contact	
Credit Agency Customer Identification	E.g. C0053895XX

Credit Agency Website	E.g., www.experian.com
Request Order Number	Order number for the credit report
Request Order Date	Order date for the credit report
Parent/Subsidiary Flag	According to the credit agency, indicates whether this is a parent company or a subsidiary or branch.
Current Credit Rating	Credit agency's nomenclature for credit appraisal. E.g. 'acceptable', 'caution' or '3A2' = net worth from \$1 - 10 million and a 'good' credit appraisal.
Current Credit Rating Date	
Credit Rating Comments	
High Credit Amount	Highest AR open invoice balance for past 6 or 12 months
Previous Credit Rating	
Previous Credit Rating Date	
Condition	Judgment value from either a qualified or unqualified opinion of the current financial condition of the company. E.g., 'good', 'probable credit risk'.
Sales Revenue	
Net Worth	
Payment Trend	Either a scalar value or character notation to indicate the change in payment behavior over the past 6 months or 1 year. E.g. 1 = stable, 2 = increasingly late but still better than industry average, 3 = increasingly late, 4 = significant open liens, judgements, derogatory UCC filings and bankruptcy filings, 5 = no trend available
Credit (Risk) Score	Usually a scalar value, this indicates the likelihood that a customer will become delinquent in paying its invoices in the future.
PayDex Score	Indicates payment trends to suppliers, weighted by dollar amounts. E.g., 100 = payments received prior to invoice date, 90 = payments received within discount period, 80 = payments received by due date, 70 = 1 - x days past due, etc.
Stress Score	Usually a scalar value, this indicates the likelihood that the customer will become insolvent in the future.

#### Payment Details

This new page lets you view Oracle Receivables payment and transaction history for a customer. The page is user-configurable as described in Section 5.5. Additionally, you can create a hard copy of the HTML frame by choosing the Print button from the Browser.

The standard page is:

ORACLE  
Credit Management

Logout Preferences Help

Customer Information

Customer Type   
 Company Name   
 Billing Address   
 Location

Customer Number   
 Organization Number   
 Credit Analyst

Currency

Weighted Average Days Late   
 Average Payment Days   
 Last Payment Amount   
 Last Payment Date   
 Last Payment Number   
 Previous Payment Amount   
 Previous Payment Date   
 Previous Payment Number   
 Percentage of Invoices Paid Promptly   
 Percentage of Invoices Paid Late   
 Percentage of Invoices with Discounts Taken

High Credit Amount   
 High Credit Date   
 DSO   
 DDSO   
 NSF/Stop Payment Count   
 Days Credit Granted   
 Largest Invoice Amount   
 Largest Invoice Date   
 Amount Written Off

Field	Definition	Calculation
Weighted Average Days Late	sum[(apply_date - due_date) * amount applied] / sum(amount applied)	
Average Payment Days	sum[apply_date - invoice_date] / total number of invoices	
Percent Invoices Paid Late	Percentage of invoices billed in previous time period that were paid late	Select: 6 months OR 1 year previous
High Credit Amount	Highest historical AR open invoice balance outstanding for a given time period	
High Credit Date	Date of the highest historical AR open invoice balance outstanding for a given time period	
DSO (Days Sales Outstanding)	(total outstanding receivables / total sales for prior DSO days) * DSO days	
Percent Invoices Paid Promptly	Percent of invoices paid on or before the due date	
Last Payment Amount	Most recent payment amount	
Last Payment Date	Most recent payment date	
Amount written off		
DDSO (Days Delinquent Sales Outstanding)	(Avg. monthly past due invoice balance * 30) / net monthly invoices	
NSF/Stop Payments Count		
Payment Terms		

	Definition	Link	Yes/No
% Invoices where Discounts were Taken			
Last Payment Number	Most recent payment number		
Largest Invoice Amount			
DCG (Days Credit Granted)	Avg (Due Date - Invoice Date)		
Largest Invoice Date			
Previous Payment Amount	Previous payment amount prior to last payment amount		
DDO (Days Deduction Outstanding)	(3-month open deductions daily avg. * 90) / 3-month total deductions created		
Previous Payment Date	Previous payment date prior to last payment date		
Previous Payment Number	Previous payment number prior to last payment		

### Collections Information



### Bank and Trade References

This new page lets you enter, modify and view bank and trade reference information for a selected customer. The page is user-configurable as described in Section 4.5. Additionally, you can create a hard copy of the information in this page simply by choosing the Print button.

The default screen supplied with the product is:

Field	Definition
Reference Company	Bank or trade organization name
Reference Comments	
Reference Rating	
Reference Contact Name	
Reference Phone/Fax	
Reference Web Site	
Customer Account Number	
Reference Address	
Reference Date	

### CLIP Folder

The Credit-Links-in-Process (CLIP) folder is conceptually a shopping cart of pertinent information for a credit review. A CLIP folder can be created or opened from any Data Review screen (Section 5.1.1). Data is copied to an open folder via the 'Add to CLIP folder' button. From any of the Data Review screens, it is assumed that the user will want to either copy the entire page or copy the field upon which the cursor is positioned. The button will prompt the user for screen or field. If the field is chosen to be copied, the following data must be copied:

- displayed field name
- field value
- date/time stamp

The date/time stamp will be used for all data in the CLIP folder since there may be a need to do comparisons of the same values over time.

#### Create CLIP Folder Page

**Fields:**

Folder Number: (sequence or manually generated)  
Folder Description:  
Creation Date:  
Credit Analyst: (LOV)  
Customer Name: (LOV)  
Customer Number: (LOV)  
Customer Location: (LOV)  
Customer/Prospect Code: e.g. Customer/Prospect  
Credit Review Type: e.g. Customer, Prospect, Order (LOV)  
Credit Review Status: e.g. In-Process, Closed, Filed, Archived (LOV)  
Checklist: Yes/No  
Credit Review Due Date:  
Last Credit Review Date: (select by customer\_id)  
Last Credit Review Action: (select last folder of customer\_id)

**Validations:**

Customer must be active

[REDACTED]

[REDACTED]

[REDACTED]

#### CLIP Folder Query Page

This screen displays all credit review folders matching the select criteria. Select criteria includes:

- Customer name, number or location
- Credit review type, i.e. quickcodes
- Folder status, i.e. Open, Closed, Filed, Archived (or quickcodes)

#### CLIP Folder Archive and Purge Page

#### CLIP Folder Archive and Purge Process

ALL INFORMATION CONTAINED HEREIN IS UNCLASSIFIED  
DATE 06-01-2001 BY 60322 UCBAW/SJS/STP/KSP

## Credit Review Checklist Create Page

### Checklist Rules Region

	SIC Code	0312	BETWEEN
	SIC Code	0399	AND
	Credit Rating	'Good'	

Customer Class	ra_customers.customer_class_code
Customer Category	ar_lookups.lookup_code where lookup_type = 'CUSTOMER_CATEGORY'



SIC Code ra\_customers.sic\_code  
 Current Revenue ra\_customers.potential\_revenue\_curr\_fy  
 Account Status ra\_customer\_profiles\_int\_all.account\_status  
 Credit Rating ar\_customer\_profiles.credit\_rating  
 Risk Code ar\_customer\_profiles.risk\_code  
 Profile Class ar\_customer\_profile\_classes.name

Conditions:

AND, OR, BETWEEN

The 'Default' checklist will have no criteria and will be selected if all other checklist criteria fail.

Condition: If the condition is 'BETWEEN', the cursor should automatically go to the next line in the region, fill in the next sequence number, fill in the Criteria List of Values from the previous row and position the cursor on the Value field. The rows connected by a 'BETWEEN' condition cannot be reordered by the user, i.e. the sequence numbers cannot be changed.

### Documents Region

Use this region to define the documentation that should be collected for this checklist. Indicate whether the document is mandatory or optional. Indicate whether the document has any predecessors. Only one predecessor is allowed for each document.

### Example 2

Document Number	Document Name	Mandatory	Optional	Predecessors
1	Annual Report	<input checked="" type="checkbox"/>		
2	Bank Reference	<input checked="" type="checkbox"/>		
3	Bank Reference	<input checked="" type="checkbox"/>		
4	Trade Reference		<input checked="" type="checkbox"/>	
5	Credit Agency Report	<input checked="" type="checkbox"/>		
6	Current FY Revenue > 200,000,000	<input checked="" type="checkbox"/>		
7	Proof of derogatory filings	<input checked="" type="checkbox"/>		
8	Credit Analyst's notes		<input checked="" type="checkbox"/>	
9	Credit Agency Score	<input checked="" type="checkbox"/>		5

Documents can be deleted. If a document is inserted or deleted, the documents are sequentially renumbered.

Document Number: sequence that is automatically assigned and non-updateable.



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## Outside the Scope

### Credit Scoring

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## Assumptions and Dependencies

### Customers and Prospects

Credit tasks and data are accessible for both customers and 'prospects'. The Credit Management Phase I feature uses the R11i.1 Customer Model. As a result, prospects are identified based upon their origin:

- If the prospect existed in a pre-11i customer model, the prospect was identified as RA\_CUSTOMERS.CUSTOMER\_PROSPECT\_CODE = 'PROSPECT'. Since the R11i.1 data model does not contain a corresponding field, the data upgrade identifies a prospect as HZ\_PARTIES.TOTAL\_NUM\_OF\_ORDERS = 0. No record is created in the HZ\_CUST\_ACCOUNTS table as in the case of a customer record.
- If a new prospect is created in the R11i.1 Customer Model, it is a 'party' record created in the HZ\_PARTIES table. However, unlike a pre-11i.1 record, a new party record will have a null value in the HZ\_PARTIES.TOTAL\_NUM\_OF\_ORDERS field. Therefore, in order to determine a newly created 'prospect', a record will exist in HZ\_PARTIES with HZ\_PARTIES.TOTAL\_NUM\_OF\_ORDERS = null with no record in HZ\_CUST\_ACCOUNTS.

For the purposes of this document, 'prospect' is assumed to be included in all references to 'customer'.

### Customer Search

In order to perform any credit process or to search for a customer, the customer must already exist. Credit Management provides no screens to enter parties or customer accounts.

---

---

## Constraints

---

## User Procedures

This section outlines the procedures users should follow to take advantage this feature.

---

### Set Up Options

In order to use the Credit Management feature, you must perform the following steps:

---

#### Profile Options

There are new profile options which control how functions within Credit Management will be used. They are:

AR:Credit Management Checklist Mandatory Yes/No

AR:Credit Management CLIP folder Mandatory Yes/No

---

#### <Setup Step 2>

<Detailed description of second step>

---

### New/Changed Navigation Path for <Window Title>

---

### Feature Procedures

Once setup is complete, what procedures should users follow to accomplish the above stated business needs.

<Business Flow Diagram>

---

#### <Functional Procedure 1>

This procedure will allow the user to meet these specific business needs:

- 
- 

Steps:

- 1.
- 2.

**Open Issues**

- 

**Closed Issues**

- 

**<Functional Procedure 2>**

This procedure will allow the user to meet these specific business needs:

- 

- 

Steps:

- 1.

- 2.

**Open Issues**

- 

**Closed Issues**

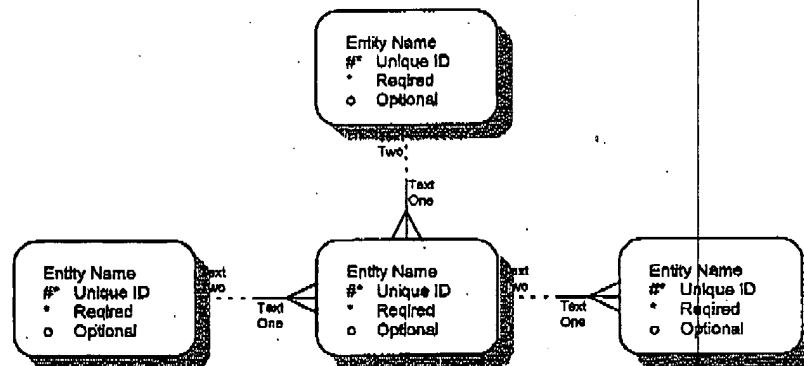
-

## Development Instructions

Use this section to describe the technical approach, high-level algorithms, process flows, etc. Discuss possible solutions to technical challenges. Include new, modified or discontinued items. This information will assist the author of the Detailed Level Design and the Product Update Notes (PUN).

## Entity Relationship Diagram

Insert entity relationship diagram for the feature.



## New, Modified or Discontinued Windows



## &lt;New or Modified &gt;&lt;Window Title&gt; Description

Oracle  
Credit Management

Logout Preferences Help

Customer Information

Customer Type   
Company Name   
Billing Address   
Location

Customer Number   
Organization Number   
Credit Analyst

Credit Information

Available Credit   
DSO   
Credit Agency

Currency   
Credit Agency Rating

Customer Credit Limit   
Customer Credit Hold   
See Credit Limit   
See Credit Hold

Payment History

Open Invoice Total   
Receipts Total   
Unapplied Receipts Total

Currency   
Last Sale Date   
Last Sale Amount

## &lt;New or Modified &gt;&lt;Window Title&gt; Field Details

Field Name	Required?	Unique?	Updateable?	Query Enable?	Other Constraints, Comments

## &lt;New or Modified &gt;&lt;Window Title&gt; Window-level Business Rules

Query Constraints?

Insert Constraints?

Delete Constraints?

Who feature?

Descriptive Flexfield Feature?

&lt;New or Modified&gt; &lt;Window Title&gt; Title Bar

&lt;attributes to appear in the window title. e.g. customer name, number&gt;

&lt;New or Modified&gt; &lt;Window Title&gt; Buttons &amp; Access Keys

Button Name	Access Key	Description

**Discontinued Windows**

The following windows are now obsolete:

**New, Modified or Discontinued Reports**

&lt;New or Modified&gt; &lt;Report Title&gt; - Report Description

&lt;Include development tool. (Developer 2000, Reports, Rxi)&gt;

&lt;New or Modified&gt; &lt;Report Title&gt; Parameters / Attribute Set

You submit the &lt;Report Title&gt; report from the Submit Request window. Enter the following parameters to specify the desired reporting options.

Parameter Name	Value	Description

&lt;New or Modified&gt; &lt;Report Title&gt; Headings

.....1.....2.....3.....4.....5.....6.....7.....8  
.....1.....2.....3.....4.....5.....6.....7.....8.....9.....0.....1.....2.....3.....  
.....1.....2.....3.....4.....5.....6.....7.....8.....9.....0.....1.....2.....3.....

&lt;Organization Name&gt;

Date: 01-Jan-92

&lt;Left Title&gt;

<Report Title>  
<Report Sub-Title>

Page: 1

Heading 1      Heading 2  
-----

&lt;sample data here&gt;

\*\*\* End of Report - &lt;Report Title&gt; \*\*\*

1. <Organization Name>
2. <Application Name> prints the name of the organization running the report.
3. Date:
4. <Application Name> prints the date and time that it ran the report. The date is in DD-MON-YY format and the time is in 24-hour format.
5. <Left Title>
6. <Application Name> prints <whatever this is used for on this report>
7. <Report Title>
8. <Application Name> prints the name of the report
9. <Report Sub-Title>
10. <Application Name> prints <whatever this indicates>
11. Page:
12. <Application Name> prints the page number for each page of the report

<New or Modified > <Report Title> Column Headings

1. Heading 1
2. <Application Name> prints...

<New or Modified > <Report Title> Pivotal Columns / Rows (Developer 2000 only)<New or Modified > <Report Title> Report View (Rxl only)

**Discontinued Reports**

The following reports are now obsolete:

**New, Modified or Discontinued Tables****New Tables**

This section lists tables and their columns that are new.

<Description and detailed analysis ><Consider whether the table should be partitioned for Multi-Org.>

Columns	Table Name	Table Type	Description

**Modified Tables and Columns**

The following table lists modified table names, column names or attribute changes.

Table Name	Column Name	Modification

**Discontinued Tables or Columns**

This section lists entire tables that are obsolete or columns within a table that are obsolete.

Table Name	Column Name

**New Sequences**

This section lists new sequences added for this feature.

**New, Modified or Discontinued Indexes****New Indexes**

This section lists indexes that are new.

Index Name	Table Name	Column Name

**Modified Indexes**

This section lists indexes that are modified.

Index Name	Table Name	Column Name	Modification

**Obsolete Indexes**

This section lists indexes that are obsolete.

Index Name	Table Name

**New, Modified or Discontinued Views****New Views**

This section lists Views and their columns that are new.

Column	Database	View	Description

**Modified Views and Columns**

The following table lists modified view names, column names or attribute changes.

View Name	Column	Modification

**Discontinued Views or Columns**

This section lists entire views that are obsolete or columns within a view that are obsolete.

View Name	Column Name

**New, Modified or Discontinued Programs**<New or Modified> <Program><Description - Include where the program is submitted - Submit Request Window?><Program> Parameters (If applicable)Open Issues

•

Closed Issues

•

**Discontinued Programs**

The following programs are now obsolete:

**New, Modified or Discontinued Workflows**<New or Modified> <Workflow name><Description><Workflow name> Attributes<Workflow name> Notifications<Workflow name> Action lookups<Workflow name> Messages

1. Message Name:

Message Body:

2. Message Name:

## Message Body:

Open Issues

- 

Closed Issues

- 

Discontinued Workflows

The following Workflows are now obsolete:

---

**New, Modified or Discontinued APIs**

<New or Modified> Public <API name>

<Description>

<New or Modified> Internal <API name>

<Description>

Discontinued APIs

The following APIs are now obsolete:

**Seed Data****New, Modified or Discontinued Menus**

&lt;New or Modified Menu Name&gt;

This section describes new or modified menu options

&lt;Description and detailed analysis&gt;

Name				
Menu User Name				
Description				
Seq	Navigation Prompt	Sub Menu	Function	Description

**Discontinued Menus**

The following Menus are now obsolete:

**New or Modified Tools Menu**

This section lists changes made to the Tools menu.

Name	Accessed from these Windows	Description

**New, Modified or Discontinued Responsibilities**

&lt;New or Modified Responsibility Name&gt;

&lt;Description and detailed analysis&gt;

Name		
Description		
Application or Self Service Web App		
Menu		
Data Group Name		



Data Group Application		
Request Group Name		
Main Exclusions	Excluded Items	Security Archiver

**Discontinued Responsibilities**

The following Responsibilities are now obsolete:

**New, Modified or Discontinued Lookups****<New or Modified> Lookups**

This section lists new or modified lookups. <Description and detailed analysis>

Lookup Code (1-3 Characters)	Lookup Type	Lookup Code	Lookup Code Description (1-50 = 1080 Characters)	Display Value (1-50 = 1080 Characters)

**Discontinued Lookups**

The following Lookups are now obsolete:

**New, Modified or Discontinued Profile Options****Credit Management**

This section lists new or modified profile options <Description and detailed analysis>

Profile Option	AR	AR	AR	AR	AR	Required	Display Value
AR:Credit Checklist Mandatory		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		Yes	Yes
AR:Credit CLIP Folder Mandatory		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		No	Yes
AR:Credit Checklist Validation Mandatory for Recommendation		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		No	No

**Discontinued Profile Options**

The following Profile Options are now obsolete:

**New or Discontinued Function Security Options**

<New Function Security Function Name>

<Description and detailed analysis>

Name	Type	Form Name	Replaces

**Discontinued Functions**

The following Functions are now obsolete:

**New, Modified or Discontinued Error Messages**

<New or Modified> Error Messages

<Description and detailed analysis> < (eg FRM-40735- DO\_CANCEL trigger raised unhandled exception ORA-04068)>

Name	Message

**Discontinued Error Messages**

The following Error Messages are now obsolete:

---

**Upgrade / Installation Requirements**

<Provide Upgrade or Installation steps/scripts required>

For <Subject> to work the following patches will be required:

•

The <Subject> will affect installation in the following ways

•

**Upgrade Steps**

1. You can perform the following steps BEFORE you receive your new Oracle Applications Software.
2. You can perform the following steps AFTER you unload the installation directory for your new Oracle Applications software.
3. You should perform the following step just BEFORE you run AutoInstall to upgrade Oracle Receivables.
4. Perform the following steps BEFORE anyone logs on to Oracle Applications.
5. Perform the following steps BEFORE anyone logs on to Oracle Receivables or Oracle.
6. Perform the following steps BEFORE anyone uses the affected feature of Oracle Receivables.

---

**Implementation Wizard / Changed Setup Steps****New setup windows**

Distinguish each by whether the step is common across Financials or specific to <product>.

**Changed setup steps**

Change in the order (sequence) of setup steps already part of the Implementation wizard.

---

**Vision Demo****Basic Flow**

Basis for Vision, System Test Plan, Courseware and other demonstration tools like Demoshield.

**Seed Vision Data**

---

---

**Feature Test Plan**

Choose to include the feature test plan details below or reference a separate feature test plan document.

<Component Name 1>- Test 1

Test #	Test Description	Anticipated Results
1.1		
1.2		

---


**Summary of Open Issues**

---

**Summary of Closed Issues**

Appendix B

High-Level Functional Design Credit Management Processing,  
version 1.5, created May 25, 2000, and last updated July 25, 2001  
("Credit Management Processing document, version 1.5")



# HIGH-LEVEL FUNCTIONAL DESIGN Credit Management Processing

Prepared by Applications Product Development

Oracle Receivables

Author: Kathy Weitzel  
Sunil Rajasekar  
Creation Date: May 25, 2000  
Last Updated: July 25, 2001  
Control: DRAFT  
Version: 1.5

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**Document Control**

## Change Record

Date	Author	Version	Change Reference
May 25, 2000	Kathy Weitzel	1.0	No previous document
Dec 04, 2000	Sunil Rajasekar	1.1	Changes after discussions
Feb 09, 2001	Kathy Weitzel	1.2	Additional detail
Mar 06, 2001	Kathy Weitzel	1.3	Changes based on last design session. Changed 'Add' button to 'Save', added currency to application pages. Changed bank ref, trade ref and guarantors to reflect contact information in applic pages. Removed joint applic. More detail.
May 11, 2001	Kathy Weitzel	1.4	Changes after review session.
July 25, 2001	Kathy Weitzel	1.5	UI Modifications

## Contributors

Name	General Area of Contribution
Tapomoy Dey *	Project Leader, Functional and Technical
Sunil Rajasekar *	Team Captain, Functional and technical
Manu, Tim Hricko, Graham Sands, Bala	Oracle Contracts for Lease, CRM Applications - Credit Application design
William Cheng	Content

\* indicates Project Manager

## Reviewers

Name	Position	Date Signed	Comments

## Document References

Author	Document Name	Title
--------	---------------	-------



Author	Document Name	HR	
Vijay Pillarisetti, et.al.	Global Credit Management High Level Design Oracle Manufacturing Global Development		
Sunil Rajasekar, et.al.	Credit Management Workflow High Level Design Oracle Receivables		
Kathy Weitzel, et.al.	Credit Management Setup and Maintenance Oracle Receivables		

## Table of Contents

DOCUMENT CONTROL .....	I
CHANGE RECORD .....	I
INTRODUCTION .....	1
DEFINITIONS .....	1
BUSINESS NEEDS AND REQUIREMENTS .....	1
<i>Business Needs Met</i> .....	1
<i>Business Needs Not Met</i> .....	1
SUMMARY OF IMPACT .....	1
<i>Impact on Accounts Receivables</i> .....	1
<i>Impact on Other Products</i> .....	1
<i>Other Impact</i> .....	1
SOLUTION OVERVIEW .....	1
SOLUTION COMPONENTS .....	1
CREDIT APPLICATION .....	1
<i>Credit Application Search</i> .....	1
<i>Credit Application Print View</i> .....	6
CREDIT APPLICATION SUBMISSION PAGES .....	1
<i>Applicants Page</i> .....	1
<i>Financial Data Page</i> .....	7
<i>Other Data Page</i> .....	11
<i>Bank References Page</i> .....	13
<i>Trade References Page</i> .....	14
<i>Guarantors Page</i> .....	16
CREDIT ANALYSIS .....	1
<i>Search</i> .....	1
<i>Checklist</i> .....	3
<i>Case Folder Details</i> .....	4
<i>Case Folder Attachments</i> .....	6
<i>Credit Summary</i> .....	7
<i>Credit Agencies</i> .....	12
<i>Bank References</i> .....	14
<i>Trade References</i> .....	16
<i>Guarantors</i> .....	19
<i>Payment Details</i> .....	20
<i>Aging Details</i> .....	24
<i>Account Relationships</i> .....	25
<i>Account Communications</i> .....	25
<i>Credit Scoring</i> .....	26
CREDIT COMPARISON .....	1
<i>Periodic Review Concurrent Program</i> .....	1
<i>Periodic Review Eligibility Report</i> .....	2
CREDIT REVIEW REQUEST API .....	1
<i>Credit Summary Page</i> .....	1
<i>Payment Details Page</i> .....	2
<i>Aging Details Page</i> .....	5
TABLES .....	ERROR! BOOKMARK NOT DEFINED.
AR_CR_CREDIT_REQUESTS .....	Error! Bookmark not defined.
APPENDIX A .....	3

*Credit Management Portlet*

3

## Table of Figures

Figure 1. Business Flow .....	1
Figure 2. Process Flow .....	2
Figure 3. Sample 'New Application' Search Results .....	3
Figure 7. Credit Application Print View .....	7
Figure 5. Application Submission Warning .....	3
Figure 6 .....	6
Figure 7. Credit Application - Financial Data Page .....	9
Figure 8. Sample Add Attachment Page .....	9
Figure 9 .....	10
Figure 10. Credit Application - Other Data Page .....	11
Figure 11 .....	12
Figure 12. Credit Application - Bank References Page .....	13
Figure 13 .....	14
Figure 14. Credit Application - Trade References Page .....	15
Figure 15 .....	16
Figure 16. Credit Application - Guarantors Page .....	17
Figure 17 .....	18
Figure 18. Sample Account Search Results .....	2
Figure 19. Sample CLIP Folder Search Results .....	2
Figure 20. Sample Credit Application Search Results .....	3
Figure 21 .....	4
Figure 22. Sample Credit Summary Page .....	9
Figure 23. Sample Credit Agencies Page .....	13
Figure 24. Sample Bank References .....	14
Figure 25. Sample Trade References .....	17
Figure 26. Sample Guarantors .....	20
Figure 27. Sample Payment Details .....	21
Figure 28. Sample Aging Details .....	24
Figure 29. Sample Account Communications .....	26
Figure 30. Sample Credit Score .....	27
Figure 31. Sample Portlet .....	3



---

## Introduction

### Statement of Feature

The objective of the Oracle Receivables Credit Management feature is to provide personnel with the ability to capture and access credit data and to perform the tasks necessary to continually evaluate and monitor the creditworthiness of accounts and prospects. It also provides the tools to perform credit analysis and credit scoring, from which credit decisions are made and implemented.

This application meets Oracle's strategy of providing a single eBusiness suite by removing the need to use a third party application to perform credit management.

---

**Definitions**

---

**Work Assignment Manager**

Work Assignment Manager this is a specific workflow role which is used to assign credit analysts to credit applications and credit analyses. When a credit application is submitted without a credit analyst assignment, a notification is sent to the Work Assignment Manager. The manager must open the credit application, assign a credit analyst and resubmit the application. A new workflow notification would then be sent to the newly assigned credit analyst.

---

**CLIP Folder**

A CLIP folder is an electronic representation of a hard copy credit file. It provides a notepad area which a credit analyst uses to document significant and informative criteria during information gathering and analysis. Each CLIP folder includes a checklist.

---

**Checklist**

A checklist contains the mandatory and data points and optional information required for the credit review.

---

## Business Needs and Requirements

---

### Business Needs Met

A separate Requirements document is available at the Credit Management website:

[www-apps.us.oracle.com/ar/currentprojects](http://www-apps.us.oracle.com/ar/currentprojects)

---

### Business Needs Not Met

#### Collections Workbench

This project does not include the restructuring of the Collections Workbench.

#### Customizable Data Display

#### Multi-Parent Party Hierarchies

#### Self-Service Credit Application and Submission

#### Flexible Formula Definitions

#### Universal Work Queue

#### User-defined Event Triggers

#### Credit Management Portlet

It was originally determined that a Credit Management Portlet would be the entry point into the credit management application and would provide such features as on-screen notifications, customizable FAQs, calendars and a credit analyst effectiveness ticker tape. This feature has been scoped out for Release 1 but is intended for subsequent release. See Appendix A for solution component details.

#### Drilldown

Drilldown from summary fields to show details that make up the count or sum, e.g., Count of Overdue Invoices.



**Credit Analysis for Guarantors**

A prospect or credit account may supply guarantor information on the credit application with which to improve its standing with the creditor. Typically, an organization's credit policy will require a credit analysis of guarantors to ensure their ability to meet a credit obligation on behalf of the account or prospect. In Release 1, guarantors may be submitted as part of the credit application process for informational purposes only. Instruments of guarantee, such as guarantee letters or guarantor bank statements may be attached. In future releases, the ability to set up guarantors and guarantor relationships with parties will be evaluated, in addition to automatically evaluating the creditworthiness of guarantors as part of the credit analysis process.

**Consumer Credit Analysis (B2C)**

---

## Summary of Impact

---

---

### Impact on Accounts Receivables

Credit Management will be a standalone self service application which will be independent of the core application. There will be no/minimal impact on other modules within AR or on other products.

Recording Credit Analyst account calls and viewing collections calls will affect the Collections Workbench.

Credit Analysts will be defined and set up on customer accounts.

---

### Impact on Other Products

---

#### Trading Community

- Add 'Credit Analyst' assignment field to Customer Profile screen.
- Identify a 'Credit Review Cycle' in the customer profile credit block.
- Assign credit limits at the party level.

---

#### Order Management

- Assign credit limits at the party level.

---

### Other Impact

---

#### Cross Org Implementation

In light of the timing differences with the release of Credit Management and the Cross Org initiative, the first release of Credit Management is implemented as a cross-org application by setting up an 'orgless' organization, e.g., equal to -999. A Credit Management Superuser responsibility is seeded in the -999 organization. When this responsibility is used, generally all displayed and calculated data as well as search results is consolidated across all organizations. It is assumed that a large percentage of users will implement credit management across organizations and therefore, most credit personnel will use this responsibility.

There are situations where credit analysis is conducted within organizations, as in the case of organizations by line of business, e.g., Printers, Copiers, PCs. In these cases, credit personnel should only be interested in the data within their organization for credit analysis and credit limits. An org-based responsibility is used. The impact for each situation is more fully explained in the *Solution Components* section of this document.

## Solution Overview

Credit Management Processing is a new self service module within Oracle Receivables. The following is the process flow.

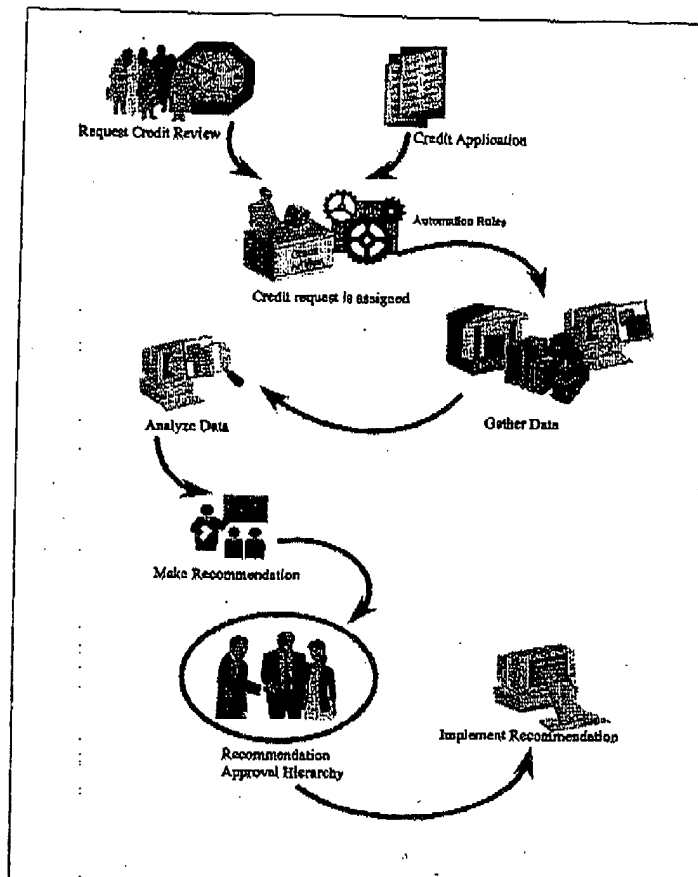


Figure 1. Business Flow

### Request Credit Review

A credit review is initiated by a manual request or a programmatic event. Manual requests include but are not limited to:

- A) A credit application is submitted by credit or non-credit personnel on behalf of an account or prospect. Whether a credit review is automated depends on information supplied on the credit application, such as the type of credit review. If all necessary data is available and a credit score and recommendation can be derived from the supplied data points, the credit review is automatically completed. If analysis or decisioning validations fail during the analysis process, the credit analyst is notified and the remainder of the process is completed manually.
- B) A credit analyst is notified via email or telephone from accounts or non-credit personnel.
- C) A credit analyst receives a notification from the Work Assignment Manager that a credit review has been requested and assigned to him.

Automatic reviews are triggered by:

- A) A periodic review, e.g., yearly review, based upon a match between an account's calculated Next Credit Review Date and the system date. See the *Comparison* section of this document for details. In this case, the automatic credit review process attempts to perform the analysis and decisioning without user intervention. If any validations cause the process to fail, the credit analyst assigned to the account will be notified that intervention is required.
- B) An account or customer account order is placed on credit hold. The Order Management credit hold process calls the Credit Review Request API to kick off the credit review. As in the case of the credit application submission, the credit review process will attempt the analysis and decisioning without user intervention.

---

#### Credit Request Is Assigned

There are a number of rules which govern the assignment of a credit analyst to a credit review in order to promote the highest degree of automation. The credit analyst assignment rules for a submitted credit application are:

1. If the intersection of the credit classification of the party and the credit review type on the credit application indicate that the review is 'automated', i.e., no manual credit analysis is required unless data gathering or credit scoring validations fail, then no credit analyst assignment is required. Should a subsequent assignment become necessary due to validation failures, then the credit review is routed to the Work Assignment Manager.
2. If the party selected from the search page is a prospect, i.e., a party with no customer accounts, the credit analyst is not assigned and a notification is sent to the Work Assignment Manager for action. However, if the credit application creator (value of the created\_by field) is defined as a credit analyst, then the credit application is automatically assigned to him. The analyst has the option of removing himself as the assigned credit analyst but may not reassign the credit request to someone else. In this case, a notification is sent to the Work Assignment Manager to determine the assignment.
3. If the account selected from the search page does not contain a specific location, i.e., 'All Locations', and the credit analyst is assigned to the account credit profile, then the review is assigned and the credit analyst receives notification of the credit request. However, if the credit analyst is not assigned to the account credit profile, the credit request is routed to the Work Assignment Manager to make the assignment.
4. If the account selected from the search page contains a location and a credit analyst is assigned to the site or account credit profile, then the review is assigned and the credit analyst receives notification of the credit request. However, if the credit analyst is not assigned to the site or account credit profiles, the credit request is routed to the Work Assignment Manager.

---

#### Create or Open CLIP Folder

A CLIP folder is an electronic representation of a hard copy credit file. It provides a notepad area which a credit analyst uses to document significant and informative criteria during information gathering and analysis. Each CLIP folder includes a checklist. A checklist contains the mandatory data points and information required for the credit review. The credit manager defines checklists based upon two criteria: account credit classification and type of credit review. The checklist matching this criteria is automatically assigned to the CLIP folder.

**Gather Data**

Data gathering is accomplished either by manual input by the credit analyst or automatic assignment from data points within the Oracle applications. Data points existing or calculable within the application, e.g. available credit, aging, etc., are automatically inserted in the CLIP folder and the checklist is updated with a completion status for those items. If all data points on the checklist are automatically supplied, the workflow signals the application to attempt to calculate a credit score. If manual data is required, e.g., bank and trade references, the credit analyst enters the required data in the application or on the CLIP folder and indicates the completion status on the checklist.

**Complete Checklist**

Once all the data listed in the checklist is collected by the analyst, he updates the checklist to reflect the completion status of items which are not automatically updated.

**Analyze Data**

Once the required information is collected, the credit analyst analyzes the data, e.g. ratios from AR historical data for old accounts, references for new accounts, D&B information. A credit score is calculated.

**Make Recommendation**

Based on the analysis and credit score that has been performed, a recommendation is generated. Potential recommendations include, but are not exclusive to:

- Assign a new credit limit of \$x.
- Increase credit limit by x%.
- Decrease credit limit to \$x.
- Remove orders on hold.
- Put orders on hold.
- Remove account hold.
- Put account on hold.

**Recommendation Approval Hierarchy**

Once a recommendation is confirmed, the workflow calls the Approvals engine to route the recommendation through the approval hierarchy.

**Implementation of Recommendation**

Once the recommendation has been approved by all required parties it is programmatically implemented, e.g. credit limits are set, orders are placed on hold or taken off hold, etc. A notification is sent to the credit analyst indicating the implementation of the recommendation.

---

## Solution Components

The following technologies will be used in developing the credit management application:

- Self Service tech stack i.e. Java, JSP, BC4J, AK, XML for developing the UI
- Workflow 2.5 for the approval hierarchy
- Approvals Management Engine to implement the recommendations approvals.
- PL/SQL to programmatically perform the analysis and recommendation actions

The major UI solution areas of Credit Management Processing are:

- Credit Application
- Credit Analysis
- Comparison

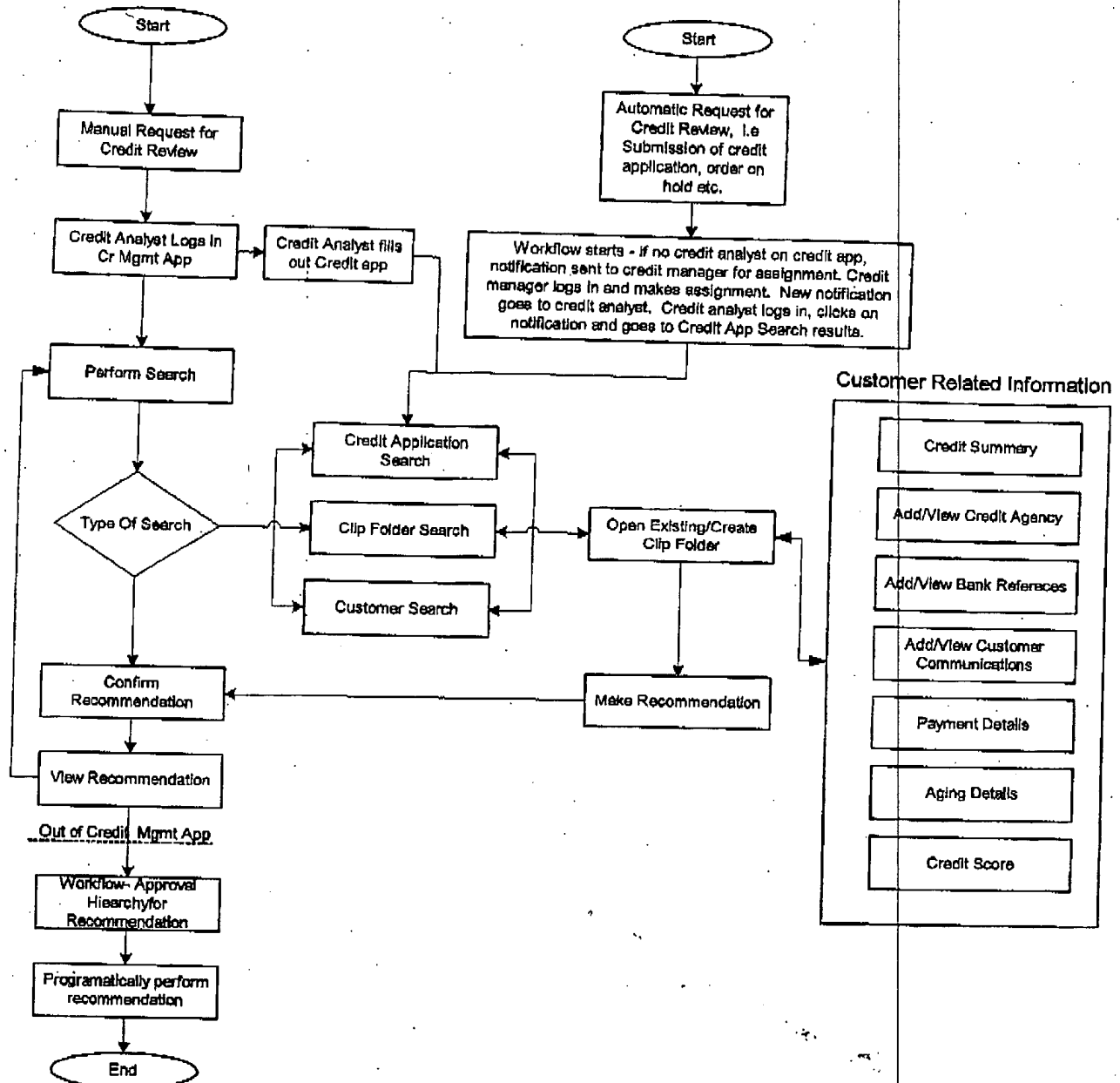


Figure 2. Process Flow

## Credit Application

The Application tab allows credit and other personnel to initiate a credit review for an account or prospect by entering credit application information. Because the account or prospect will pre-exist in the application, the user is first taken to the search page and then goes to the Credit Application page after selecting from the search results. Only those accounts and prospects who are defined as type 'Organization' are included in the search results. This restricts credit reviews to commercial credit accounts rather than consumer credit accounts.

The Credit Application entry is intended to be modular so that the user need enter only those data points which are pertinent to the applicant. The required data points are defined in the checklist. Depending on the Account Credit Classification and the Application Purpose (synonymous with Credit Review Type) selected on the credit application, the Credit Application pages repaint to show those required fields with an asterisk (\*). Since credit application data may be collected at different points in time, each Credit Application page has a Save button. When all required and optional data is entered, the Submit button freezes the application.

Once application information is entered and the application is submitted, a workflow process is started. The first validation determines whether the credit review process is 'Automated'. If it is, the automation process doesn't require a credit analyst assignment and the analysis commences. If, however, a credit analyst assignment is required, the following validations occur:

- If the user submitting the application is not defined as a credit analyst, the Credit Analyst field is left blank. The workflow sends a notification to the Work Assignment Manager indicating that a credit analyst must be assigned. The workflow notification will have a list of values from which the credit analyst can be assigned and the manager acknowledges the notification. The workflow then notifies the credit analyst that a credit application has been sent to him.

The Work Assignment Manager may wish to view the credit application before making a credit analyst assignment. In this case, the Credit Analyst field on the Credit Applications pages can be assigned as updateable via function security, although the default is view-only.

- If the user submitting the credit application is a credit analyst, it is assumed that the credit analyst is submitting the credit application on behalf of the account. The credit analyst username is automatically filled in on the credit application page. If the user does not change the field, i.e., set the field to null, the workflow simply sends a Submission notification to the credit analyst when the credit application is submitted.

The workflow is covered in more detail in the *Credit Management Workflow High Level Design* document.

## Credit Application Search

The Search page opens when you click on the Application tab. There are three second-level tabs, 'New Application', 'Open Applications' and 'Submitted Applications'. These designations help to further refine the desired search result set. In the case of open and submitted applications, the search result set will display only those credit applications to which the credit analyst is assigned. However, a full view of credit applications is available if the user is logged on with a 'Superuser' responsibility. Upon entering the Search page, the default tab is set to 'New Application' and you can enter search criteria for any of the displayed fields:

- Party Name
- Party Number
- Account Name
- Account Number
- Location



The searches use intermedia indices on the above fields. If the case-insensitive value entered in the search field matches values in any of the fields, it is included in the Search Results. However, the ability to select a search result is dependent upon the responsibility you are using. For example, if you are logged in using the cross-organization Credit Management Superuser responsibility, you will be able to select any of the search results except those that are bill-to sites within a specific organization. In Figure 4, the two sites for the Time, Inc., account number 11102 are in the Publishing and Media organizations. While the sites are displayed for the superuser, there is no icon with which to create a new application. It is assumed that if you are using the Superuser responsibility, you only want to see party data across all organizations, even if it's a new prospect and no historical data exists. Conversely, if you are logged in to an 'organizational' responsibility, you will only be able to select accounts that have bill-to sites within the organization.

In Figure 4, the search criteria used is 'time'. The results show all case-insensitive responses in the 'Name' column. The 'Name' column includes prospects, parties, accounts and sites, organized in a hierarchical fashion, depicted by indented levels. For example, Time-Warner, Inc. is a parent to the Time, Inc., account number 11101. It is also the parent of the Time, Inc., account number 11102. Account number 11102 has two sites indented below it. While each site has the same address and location, they are in different organizations.

You select the desired name and click the 'Create New Application' button. The Credit Application - Applicant page appears with the selected name pre-filled on the application.

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Preferences

Email

Help

New Application Open Applications Archived Applications

Enter search criteria to find parties and accounts, then click on the 'Create New Application' button to go to the application page.

time



Party Name	Type	Account Number	Address
Play Time, Inc.	Prospect	1245	
AOL, Inc.	Party	0478	874 E 22nd Ave., New York, NY 20021
Infex Europe	Account	003745	82 Bergenstrasse, Bonn, Germany 75LP
Time Warner, Inc.	Parent	11200	
Newsday Weekly, Inc.	Account	11101	1 Time Circle, New York, NY 20001
Time, Inc.	Account	11102	227 Ohio Ave., Chicago, IL 60081
Time, Inc.	Site		Cleveland Publishing 1820 Br St., Cleveland, OH 44101
Time, Inc.	Site		Cleveland Media 1820 Br St., Cleveland, OH 44101

Prev 10

1-10 of 63

Next 10

Analysis | Application | Comparison | Preferences | Email | Help

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Figure 3. Sample 'New Application' Search Results

The 'Open Applications' search is used primarily by credit analysts who want a view of the in-process credit applications to which they've been assigned. However, a flag on the Credit Analyst setup will indicate whether the analyst can view and act upon applications assigned to other analysts. If this is the case, the Credit Analyst selection box is visible and enterable. Otherwise, this field is hidden from view. Normally, the search results contain only those credit applications to which the analyst is assigned. The Advanced Search link provides intermedia text searches for Credit Application Status and Credit Application Purpose. A range search is used for the application date. The Advanced Search fields narrow the results by only selecting records when all

conditions are met.

Figure 4 depicts the hidden Credit Analyst search and the advanced search toggle. If you click on the 'Hide Advanced Search' link, the advanced search fields are hidden and the link is renamed 'Show Advanced Search'. In this case, all occurrences of credit applications having values of 'Kathy Lake' and 'Sav' in the corresponding fields will be returned.

Figure 5 depicts the sample search results of the search criteria in Figure 4. Because the credit application has more displayable information than can be arranged in a table, the Hide/Show toggle enables you to expand and deflate some of the detail information. The 'Attachments' icon indicates whether files, text or web sites have been associated with the credit application. If so, the paper clip icon is enabled and clicking on it takes you to the Attachments Details page. The 'Update' and 'Delete' icons allow you to perform those functions for the credit application in the row in which they appear. Finally, the link on the Application Number moves you to the Credit Application view page. Here, you can print the application using your browser 'Print' button.

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[New Application](#) [Open Applications](#) [Submitted Applications](#)

**Search**

Search for credit applications assigned to you or narrow your search by application number and party.  
Specify additional parameters in Advanced Search to show results when all conditions are met.

Application Number

Party Name

Credit Analyst

[Hide Advanced Search](#)

Credit Application Date

Credit Application Status

Application Purpose

**Results**

Figure 4. Sample 'Open Applications' Search

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Preferences



Email



Help

New Application Open Applications Submitted Applications

## Search

Search for credit applications assigned to you. Select Advanced Search to search by other criteria or further narrow your search by credit analyst.

Search by Credit Analyst 

Go

▼ Hide Advanced Search

Credit Application Number

Credit Application Status 

Party Name

Account Name

## Application Search Results

Application Number	Status	Party Name	Account Name	Amount Requested	Location	Requestor	Credit Contact	Contact Phone	Email	Credit Analyst
3872	Saved	3872	Frozen Food International							
38723	Saved	231	Glugorp Inc.	447	Glugorp North America					
Date/Time Submitted 21-Feb-01 6:34 PM Amount Requested 25,980 Currency USD Terms (in Months) 12 Application Purpose New Credit Line Credit Classification Established										
Location Requestor BOLLER Credit Contact Richard Schoenberg Contact Phone 800-655-4133 Email rahoe@glugorp.com Credit Analyst Kathy Lake										
24	Saved	112	Jankowski, James	3872	Frozen Tundra Sports					

1-3 of 3

1-3 of 3

Next

Analysis | Application | Comparison | Preferences | Email | Help

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Figure 5. Sample 'Open Applications' Search Results - Hide/Show Details

**Credit Application - Search Page Details**

Field Name	Datatype	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Table/Column	Comments
Party Name	varchar2	Y	N	N	N	50	Y			hz_parties.party_name	
Party Number	varchar2	Y	N	N	N	10	Y			hz_parties.party_number	
Account Number	varchar2	N	N	N	N	10	Y			hz_cust_accounts. account_number	
Account Name	varchar2	N	N	N	N	50	Y			hz_cust_accounts. account_name	
Address Type	varchar2	Y	N	N	N	30	Y			hz_party_sites.address1	
Location	varchar2	Y	N	N	N	15	Y			hz_party_sites.site_name or hz_party_sites.site_number	
Organization	varchar2	Y	N	N	N	2	Y			hr_...	
Address	varchar2	N	N	N	N	20	Y			hz_locations.address1, hz_locations.city, hz_locations.state, hz_locations.postal_code	
Application Number	varchar2	Y	N	N	Y	15	Y			ar_cr_credit_requests. application_number	
Application Status	varchar2	Y	N	N	Y	10	Y			ar_lookups.meaning	
Credit Analyst	varchar2	N	N	N	Y	15	Y			ar_cr_credit_analysts. analyst_name	
Attachment Flag	varchar2	Y	N	N	N	1	Y			ar_cr_credit_requests. attachments_flag	
Date Submitted	date	Y	N	N	N	11	Y			ar_cr_credit_requests. date_submitted	
Amount Requested	number	N	N	N	N	15	Y			ar_cr_credit_requests. amount_requested	
Requested Status	varchar2	N	N	N	N	3	Y				
Requested Terms	number	N	N	N	N	3	Y			ar_cr_credit_requests. requested_terms	
Requester Name	varchar2	Y	N	N	N	30	Y				
Requester Email	varchar2	Y	N	N	N	15	Y				
Requester Title	varchar2	N	N	N	N	20	Y			ar_cr_credit_requests. requestor	
Requester Phone	varchar2	N	N	N	N	20	Y				
Requester Fax	varchar2	N	N	N	N	15	Y				
Requester Address	varchar2	N	N	N	N	40	Y				

Figure 6

**Credit Application Print View**

The 'Print' button on the Existing Applications Search Results page enables you to view a printable copy of the credit application.

Credit Application		Status: Submitted													
Party	Glugorp, Inc.	Credit Analyst	KLAKE												
Party Number	47635														
Name	Glugorp, Inc.														
Account Number	3472														
Purpose	New credit limit														
Date Submitted	23-Mar-2001														
Amount Requested	47,875.00														
Terms (in months)	3														
DUNS Number	29834735														
Contact	Joe Reed														
Phone	560.655.2314														
<b>Financial Data</b>															
<b>Current Financial Statement Data</b>															
Currency	USD	Date	9ap-00												
Revenue	3,653.7	Monetary Units	000												
Pre-tax Net Income	309.5	Cash	72.5												
Interest Expense	15.6	Total Current Assets	2,694.6												
Tax Expense (Benefit)	118.5	Total Current Liabilities	375.3												
Depreciation & Amortization	24.5	Long Term Debt	1,344.4												
Net Income (Loss)	191.7	Net Worth	968.6												
		Intangibles	0.0												
		Total Equity	968.6												
Line of Credit	107.9														
Line of Credit Expiration Date	Oct-02														
<table border="1"> <thead> <tr> <th>Director/Partner</th> <th>Executive</th> <th>Local Contact</th> <th>Investment</th> <th>Amount</th> <th>Interest</th> </tr> </thead> <tbody> <tr> <td>VCI Partners</td> <td>Robert Mudd</td> <td>Seed</td> <td>1,000.0</td> <td>85</td> <td>80</td> </tr> </tbody> </table>				Director/Partner	Executive	Local Contact	Investment	Amount	Interest	VCI Partners	Robert Mudd	Seed	1,000.0	85	80
Director/Partner	Executive	Local Contact	Investment	Amount	Interest										
VCI Partners	Robert Mudd	Seed	1,000.0	85	80										

**References****Bank**

Bank Name	Address	City	State	Zip	Phone
Bank of America	3757 Catawba Rd., Suite 2001	Cornellius	MA	26088-0808	
Richard Klah	604.988.2000	604.988.2022	rklah@bofa.com		www.bofa.com

**Trade**

Trade Name	Address	City	State	Zip	Phone
Union Carbide	1800 King St.	San Mateo	CA	94088	
Jane Knight	650.680.1322				jane@unioncarbide.com

**Guarantors**

Guarantor Name	Address	City	State	Zip	Phone
James North	47 Elm St.	Hartford	CT	06107	
	310.622.3444				jnorth@aol.com

Figure 7. Credit Application Print View

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## Credit Application Submission Pages

---

### Applicants Page

The Credit Application - Applicants page is the first of a multi-page credit application. Based upon the account selection from the Search Results page, the account-related information is pre-filled on the page. Much of the party and account information is view only, however there are some optional data items which may be changed or inserted.

Contact(s) may preexist for the selected party or account. You may select a credit contact from the list of values or you may enter a new contact. Note: the ability to enter or change contact and party-relation information is governed by function security. If you do not have access, you will not be able to insert or update any values. If an existing contact is selected from the list of values and there is a telephone number and fax number associated with the contact, those values will be added to the appropriate fields on the page. However, they can be updated and changes will be stored in the party tables. If a new contact is entered, the contact will be assigned a 'CREDIT' code from the lookup\_type of SITE\_USE\_CODE. TCA API's are used to enter the contact.

The other optional data may be entered at the time the party is created in the application. Most of these fields are informational and can be changed providing access is allowed through function security. Updates to the fields will call the TCA API's to update the appropriate HZ tables. The 'DUNS' number field, while optional, is important since it is used to request credit data from Dun & Bradstreet through the Credit Agency integration. If it is changed during the application submission because it may have been entered incorrectly, an information message will appear to encourage the user to make sure the correct number is entered.

The following fields must be filled in before the user can move from the 'Credit Application: Applicant' page:

- Application Date
- Application Purpose
- Credit Classification

In the example below, the Credit Classification is non-updateable. This is because the credit classification was assigned via the profile class when the account was created. If this applicant is a prospect or party without an account, the Credit Classification field would be blank and the user would be required to select a value for the party. The third-level menu items, such as Financial Data and Other Data, are unlinked and inactive until the required data is selected as depicted in Figure 6. Depending on the Account Credit Classification and the Application Purpose (synonymous with Credit Review Type) selected on the credit application, the Credit Application pages repaint to show those required fields with an asterisk (\*) and the third level menu items are activated. Since credit application data may be collected at different points in time, each Credit Application page has a Save button, which saves or updates the entire contents of the application and leaves the user on the page. When all required and optional data is entered, the Submit Application button freezes the application from further input.

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Preferences

Email

Help

New Application

Open Applications

Submitted Applications

## Credit Application: Applicant

Party **Vision Corporation**  
Account **Glugorp, Inc.**Party Number **13924**  
Account Number **3472**

Application Number

\* Application Date **21-Feb-01**Credit Analyst **Kathy Lake**Requested Currency **USD**Requested Terms (in months) **3**\* Application Purpose **New credit limit**\* Credit Classification **High Risk**Checklist **New Credit-High**Amount Requested **47,875.00**Applicant Address **1600 Service Pkwy.****P.O. Box 1919****City Great Falls****State MT****Province****Postal Code 78457****Country USA****Location 87966**Contact Name **Joe Reed**Contact Telephone **580.655.2314**Contact Fax Number **580.655.3214**Contact E-Mail **jreed@glugorp.com**

Save

[Return to List](#)

Cancel

Submit Application

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Figure 6. Credit Application - Applicant Page

The 'Submit Application' button allows you to indicate that the required or available data points have been entered and that the credit analysis may begin. If the Submit button is clicked but not all required data has been filled in, the informational message in Figure 7 will appear:

Note: Have to clarify Warning message with UI



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---

**Credit Application**

**Warning**

Warning: This application is being submitted for review. Once submitted, you will not be able to edit the application. Please review the application carefully before submitting.

[Return](#) [Submit Application](#)

Figure 4. Application Submission Warning

The 'Return' button navigates you back to the application page. The 'Submit Application' button takes you to the Application Confirmation page depicted in Figure 7.

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[Preferences](#) [Email](#) [Help](#)

[New Application](#) [Open Applications](#) [Submitted Applications](#)

**Confirmation**

**Credit Application: Applicant**

<b>Party</b> <b>Vision Corporation</b>	<b>Party Number</b> <b>13824</b>
<b>Account</b> <b>Gugorp, Inc.</b>	<b>Account Number</b> <b>3472</b>

---

<b>Application Number</b>	<b>* Application Purpose</b> <b>New credit limit</b>
<b>* Application Date</b> <b>21-Feb-01</b>	<b>* Credit Classification</b> <b>High Risk</b>
<b>Credit Analyst</b> <b>Kathy Lake</b>	<b>Checklist</b> <b>New Credit-High</b>
<b>Requested Currency</b> <b>USD</b>	<b>Amount Requested</b> <b>47,875.00</b>
<b>Requested Terms (in months)</b> <b>3</b>	

<b>Applicant Address</b> <b>1600 Service Pkwy.</b>	<b>Contact Name</b> <b>Joe Reed</b>
<b>P.O. Box</b> <b>1919</b>	<b>Contact Telephone</b> <b>500.555.2314</b>
<b>City</b> <b>Great Falls</b>	<b>Contact Fax Number</b> <b>500.555.3214</b>
<b>State</b> <b>MT</b>	<b>Contact E-Mail</b> <b>jreed@optum.com</b>
<b>Province</b>	
<b>Postal Code</b> <b>78457</b>	
<b>Country</b> <b>USA</b>	
<b>Location</b> <b>07966</b>	

[Return to List](#) [Cancel](#) [Submit Application](#) [Save](#)

[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 7. Application Confirmation

Upon submission and confirmation of the credit application, it will be frozen from additional input and the workflow process is started. If the credit review process has been designated as 'Automated', a credit analyst assignment is not required and no notifications are sent. If however, a credit analyst assignment is required, i.e., the review process is not 'Automated', the following validations occur:

- If the user submitting the application is not defined as a credit analyst, the Credit Analyst field is left blank. The workflow sends a notification to the Work Assignment Manager indicating that a credit analyst must be assigned. The manager assigns a credit analyst from a list of values and acknowledges the notification. The workflow then notifies the credit analyst that a credit application has been received.
- If the user submitting the credit application is a credit analyst, it is assumed that the credit analyst is submitting the credit application on behalf of the account. The credit analyst username is automatically filled in on the credit application page. If the user does not change the field, i.e., set the field to null, the workflow simply sends a Submission notification to the credit analyst when the credit application is submitted.

Even though the credit application may have been submitted and 'frozen' by non-credit personnel based upon the LAST\_UPDATED\_BY field, the assigned credit analyst may reopen an application for input and modifications. In this case, the status of the application is changed from 'Submitted' to 'Open'. However, once the credit analyst deems the credit application complete and submits it, the application can no longer be opened for input by anyone. Even if the credit analyst has not supplied all necessary data on the application, it can still be submitted. When this occurs, the same warning message appears and the credit analyst must confirm the submission or return to the application. Upon submission by the credit analyst, the application cannot be modified again.

The Delete button on the Credit Application pages allows you to delete the application currently open as long as it has a status other than 'Submitted'. Clicking the Delete button will open the Warning page in Figure 8. The 'Delete Application' button follows with the Confirmation page in Figure 9. The 'Return' button reverts to the application page from which you clicked the Delete button.

Note: Have to clarify 'Delete' message with UI

Figure 9. Credit Application Delete Warning Message

#### Credit Application - Applicants Page Details

Field Name	Datatype	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Comments	Table/Column
Application Number	varchar2	Y	N	N	N	8	Y				ar_cr_credit_requests. application_number
Application Date	date	Y	N	N	N	11	Y	sysdate			ar_cr_credit_requests. application_date
Application Purpose	varchar2	Y	Y	Y	N	30	Y				ar_lookups. credit_review_type
Description	varchar2	Y	N	N	N	50	N				ar_lookups. credit_review_type
Credit Analyst	varchar2	N	Y	N	N	15	Y			* Only with function security	ar_cr_credit_analysts. first name, last name
Amount Requested	number	N	Y	Y	N	16	Y				ar_cr_credit_requests. amount_requested
Requested Currency	varchar2	N	Y	Y	N	3	Y	USD			ar_cr_credit_requests. currency_requested
Requested Term	number	N	Y	Y	N	3	Y	1			ar_cr_credit_requests. requested_term_length
Party Number	varchar2	Y	N	N	N	50	Y				hz_parties. party_name
Party Number	varchar2	Y	N	N	N	10	Y				hz_parties. party_number
Account Number	varchar2	N	N	N	N	10	Y				hz_cust_accounts. account_number
Account	varchar2	N	N	N	N	50	Y				hz_cust_accounts. account_name
Address	varchar2	Y	N	N	N	30	Y				hz_party_sites. address1
City	varchar2	Y	N	N	N	15	Y				hz_party_sites. city
State	varchar2	Y	N	N	N	2	Y				hz_party_sites. state
Province	varchar2	N	N	N	N	15	Y				hz_party_sites. province
Postal Code	varchar2	N	N	N	N	10	Y				hz_party_sites. postal_code
Country	varchar2	Y	N	N	N	15	Y				hz_party_sites. country
Location	varchar2	N	N	N	N	20	Y				hz_party_sites. site_name or hz_party_sites. site_number
Company URL	varchar2	N	N	N	N	30	Y				
Contact Name	varchar2	N	N	Y	N	30	Y				
Contact Telephone	varchar2	N	N	Y	N	15	Y				hz_contact_points. contact_point_id
Contact Fax Number	varchar2	N	N	Y	N	15	Y				hz_contact_points. contact_point_id
DUNS Number	varchar2	N	N	Y	N	9	Y				hz_organization_profiles. duns_number
Tax Number ID	varchar2	N	N	Y	N	15	Y				hz_organization_profiles. tax_reference
Phone Number	varchar2	N	N	Y	N	15	Y				
Year Established	varchar2	N	N	Y	N	4	Y				hz_organization_profiles. year_established
Organization	varchar2	Y	N	Y	N	15	Y				
SIC Code	varchar2	N	N	Y	N	4	Y				hz_organization_profiles. sic_code
Bank Symbol	varchar2	N	N	Y	N	5	Y				

Figure 5

## Credit Applications - Applicants Page Rules

**Financial Data Page**

The Credit Application - Financial Data page allows you to enter pertinent data from the applicant's income statement and balance sheet. It further provides the ability to attach documents, web addresses or files to support and extend the information on the page.

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Preferences

Email

Help

New Application

Open Applications

Submitted Applications

## Credit Application: Financial Data

Party Vision Corporation  
Account Glugorp, Inc.Party Number 13824  
Account Number 3472

Reporting Currency

USD

Monetary Unit

MM

\* Date of Current Financial Statement

30-Apr-01

Reporting Period

12 months

## Balance Sheet

* Cash		Accounts Payable	
Net Receivables		Short-Term Debt	
Inventories		Other Current Liabilities	
Other Current Assets		Total Current Liabilities	
Total Current Assets		Long-Term Debt	
Net Fixed Assets		Other Noncurrent Liabilities	
Other Noncurrent Assets		Total Liabilities	
Total Assets		Stockholder's Equity	
		Total Liabilities and Equity	

## Income Statement

Revenue		Nonoperating Income	
Cost of Goods Sold		Nonoperating Expenses	
SG&A Expense		Income Before Taxes	
Operating Income		Income Taxes	
Operating Margin		Net Income	
		Earnings Per Share	

## Attachments

Add Attachment

Attachment Name	Size	Date Added	Modified
No Attachments Exist			60

Save

Return to List

Submit Application

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Figure 6. Credit Application - Financial Data Page

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[New Application](#) [Open Applications](#) [Submitted Applications](#)

[Application](#) > [New Application](#) > [Financial Data](#) > [Add Attachment](#)

**Add Attachment**

---

**Attachment Summary Information**

---

Credit Application Number **6754**

Description

Attachment Date

Notes

Select which type of attachment you're adding for the Credit Application.  
If attaching a file, select 'Browse' to find the file to attach.

☒ File  
☐ URL  
☐ Text

[Browse...](#)

[Cancel](#) [Apply](#)

[Application](#) > [New Application](#) > [Financial Data](#) > [Add Attachment](#)

Figure 7. Sample Add Attachment Page

Credit\_mgmt\_processing\_master.doc (v. )

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Credit Application Submission Pages 9

Field Name	Data type	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LCV Name		Comments	Table Column
Application Number	varchar2	Y	N	N	N	8	Y					ar_cr_credit_requests. application_number
Application Date	date	Y	N	N	N	11	Y	sysdate				ar_cr_credit_requests. application_date
Credit Review Number	varchar2	Y	Y	Y	N	30	Y					ar_lookups. credit_review_type
Credit Type	varchar2	Y	N	N	N	50	Y					ar_lookups. credit_review_type
Credit Analyst	varchar2	N	Y	N	N	15	Y					ar_cr_credt_analysts.first name, last name
Amount Requested	number	N	Y	Y	N	15	Y					ar_cr_credit_requests. amount_requested
Requested Currency	varchar2	N	Y	Y	N	3	Y	USD				ar_cr_credit_requests. currency_requested
Requested Term	number	N	Y	Y	N	3	Y	1				ar_cr_credit_requests. requested_term_length
Party	varchar2	Y	N	N	N	50	Y					hz_parties.party_name
Party Number	varchar2	Y	N	N	N	10	Y					hz_parties.party_number
Account Number	varchar2	N	N	N	N	10	Y					hz_cust_accounts. account_number
Account Name	varchar2	N	N	N	N	50	Y					hz_cust_accounts. account_name
Currency Code	varchar2	Y	Y	N	N	3	Y	USD				
Invoice Unit of Measure	varchar2	N	Y	Y	N	8	Y	000				
Effective Date / Invoice Date	date	N	Y	Y	N	11	Y					
Number	number	N	Y	Y	N	10	Y					
Payment Status	number	N	Y	Y	N	10	Y					
Invoice Amount	number	N	Y	Y	N	10	Y					
Net Payment Received	number	N	Y	Y	N	10	Y					
Original Invoice Number	number	N	Y	Y	N	10	Y					
Original Invoice Date	number	N	Y	Y	N	10	Y					
Current Account	number	N	Y	Y	N	10	Y					
Current Invoice Date	number	N	Y	Y	N	10	Y					
Current Term	number	N	Y	Y	N	10	Y					
Amount Due	number	N	Y	Y	N	10	Y					
Days Due	number	N	Y	Y	N	10	Y					
Interest Due	number	N	Y	Y	N	10	Y					
Total Due	number	N	Y	Y	N	10	Y					
Invoice Date	date	N	Y	Y	N	11	Y					

### Credit Applications - Financial Data Page Rules



## Other Data Page

ORACLE

Credit Management



Preferences

Email

Help

New Application	Open Application	Submitted Applications																				
<b>Credit Application: Other Data</b>																						
Party Vision Corporation Account Gluporp, Inc.		Party Number 13824 Account Number 3472																				
<table border="1"><tr><td>Tax Number/ID</td><td></td></tr><tr><td>DUNS Number</td><td></td></tr><tr><td>Year Established</td><td></td></tr><tr><td>SIC Code</td><td></td></tr><tr><td>Ticker Symbol</td><td></td></tr><tr><td>URL</td><td></td></tr><tr><td>Number of Employees</td><td></td></tr></table>			Tax Number/ID		DUNS Number		Year Established		SIC Code		Ticker Symbol		URL		Number of Employees							
Tax Number/ID																						
DUNS Number																						
Year Established																						
SIC Code																						
Ticker Symbol																						
URL																						
Number of Employees																						
<b>Venture Funding Data</b>																						
<table border="1"><tr><td>Number of Funds</td><td>60</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>No Venture Funds Exist</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>			Number of Funds	60									No Venture Funds Exist									
Number of Funds	60																					
No Venture Funds Exist																						
<div>Return to List</div> <div>Submit Application</div> <div>Add Attachment</div>																						

[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 9. Credit Application - Other Data Page

Credit Application - Other Data Page Details

Field Name	Data Type	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Comments	Table/Column
Application Number	varchar2	Y	N	N	N	8	Y				ar_cr_credit_requests. application_number
Application Date	date	Y	N	N	N	11	Y	sysdate			ar_cr_credit_requests. application_date
Application Purpose	varchar2	Y	Y	Y	N	30	Y				ar_lookups. credit_review_type
Application Review	varchar2	Y	N	N	N	50	Y				ar_lookups. credit_review_type
Analyst Name	varchar2	N	Y	N	N	15	Y				ar_cr_credit_analysts.first name, last name
Amount Requested	number	N	Y	Y	N	15	Y				ar_cr_credit_requests. amount_requested
Requested Currency	varchar2	N	Y	Y	N	3	Y	USD			ar_cr_credit_requests. currency_requested
Requested Term	number	N	Y	Y	N	3	Y	1			ar_cr_credit_requests. requested_term_length
Party Name	varchar2	Y	N	N	N	50	Y				hz_parties.party_name
Party Number	varchar2	Y	N	N	N	10	Y				hz_parties.party_number
Account Number	varchar2	N	N	N	N	10	Y				hz_cust_accounts. account_number
Account Name	varchar2	N	N	N	N	50	Y				hz_cust_accounts. account_name
Partner Name	varchar2	Y	Y	N	N	30	Y				ar_cr_financial_partners. partner_name
Key Executive	varchar2	N	Y	Y	N	15	Y				ar_cr_financial_partners. key_executive
Executive Track Record	varchar2	N	Y	Y	N	30	Y				ar_cr_financial_partners. exec_track_record
Cap Stage Completed	varchar2	N	Y	Y	N	15	Y				ar_cr_financial_partners. cap_stage_completed
Venture Capital Name	varchar2	N	Y	Y	N	30	Y				ar_cr_financial_partners. venture_capital_name
Percent Invested	number	N	Y	Y	N	3	Y				ar_cr_financial_partners. percent_invested
Burn Rate	number	N	Y	Y	N	3	Y				ar_cr_financial_partners. burn_rate

Figure 10

## Credit Application - Other Data Page Rules

## Bank References Page

ORACLE

Credit Management



New Application

Credit Applications

Submitted Applications

## Credit Application: Bank References

Party Vision Corporation  
Account Glugorp, Inc.Party Number 13824  
Account Number 3472

Add Bank Reference

Bank Name	City	State	Country	Bank Type	Bank Code
No Banks Exist	60				

## Attachments

Add Attachment

Attachment Name	File Name	File Type	File Size
No Attachments Exist			60

Save

[Return to List](#)

Submit Application

[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 11. Credit Application - Bank References Page

## Credit Application - Bank References Page Details

Field Name	Datatype	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Comments	Table/Column
Application Number	varchar2	Y	N	N	N		Y				ar_cr_credit_requests. application_number
Application Date	date	Y	N	N	N		Y	sysdate			ar_cr_credit_requests. application_date
Application Review	varchar2	Y	Y	Y	N		Y				ar_lookups. credit_review_type
Application Type	varchar2	Y	N	N	N		Y				ar_lookups. credit_review_type
Application ID	varchar2	N	Y	N	N		Y				
Application Requested	number	N	Y	Y	N		Y				ar_cr_credit_requests. application_number
Application Currency	varchar2	N	Y	Y	N		Y	USD			ar_cr_credit_requests. application_number
Application Terms	number	N	Y	Y	N		Y	1			ar_cr_credit_requests. application_number
Party Name	varchar2	Y	N	N	N		Y				hz_parties.party_name
Party Number	varchar2	Y	N	N	N		Y				hz_parties.party_number
Account Number	varchar2	N	N	N	N		Y				hz_cust_accounts. account_number
Account	varchar2	N	N	N	N		Y				hz_cust_accounts. account_name
Reference Name	varchar2	N	Y	Y	N	50	Y				ar_cr_references. reference_name
Reference Address 1	varchar2	N	Y	Y	N	50	Y				ar_cr_references.address1
Reference Address 2	varchar2	N	Y	Y	N	50	Y				ar_cr_references.address2
State	varchar2	N	Y	Y	N	2	Y				ar_cr_references.state
Postal Code	varchar2	N	Y	Y	N	10	Y				ar_cr_references.postal_code
Country	varchar2	N	Y	Y	N	20	Y				ar_cr_references.country
Contact Name	varchar2	N	Y	Y	N	20	Y				ar_cr_references. contact_name
Phone	varchar2	N	Y	Y	N	15	Y				ar_cr_references.phone
Fax	varchar2	N	Y	Y	N	15	Y				ar_cr_references.fax
Email	varchar2	N	Y	Y	N	40	Y				ar_cr_references.email
URL	varchar2	N	Y	Y	N	40	Y				ar_cr_references.url
Bank Routing Number	varchar2	N	Y	Y	N	15	Y				ar_cr_references. bank_routing_number

Figure 12

### Credit Application - Bank References Page Rules

### Trade References Page

ORACLE

## Credit Management



Preferences



Email



Help

**New Application** **Open Applications** **Submitted Applications**

**Credit Application: Trade References**

Party **Vision Corporation** Party Number **13824**  
 Account **Glegorp, Inc.** Account Number **3472**

---

**Trade References** [Add Trade Reference](#)

Reference Name	DOB	Address	City	State	Zip	Phone	Email	Mail
No References Exist	60							

**Attachments** [Add Attachment](#)

Attachment Name	File	Size	Upload Date	Download	Delete
No Attachments Exist				60	

[Return to List](#) [Save](#) [Submit Application](#)

[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 13. Credit Application - Trade References Page

Credit Application - Trade References Page Details

Field Name	Data Type	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Comments	Table/Column
Application Number	varchar2	Y	N	N	N		Y				ar_cr_credit_requests. application_number
Application Date	date	Y	N	N	N		Y	sysdate			ar_cr_credit_requests. application_data
Application Type	varchar2	Y	Y	Y	N		Y				ar_lookups. credit_review_type
Application	varchar2	Y	N	N	N		Y				ar_lookups. credit_review_type
Application	varchar2	N	Y	N	N		Y				credit_review_type
Amount Requested	number	N	Y	Y	N		Y				ar_cr_credit_requests. application_number
Amount Requested	varchar2	N	Y	Y	N		Y	USD			ar_cr_credit_requests. application_number
Amount Requested	number	N	Y	Y	N		Y	1			ar_cr_credit_requests. application_number
Party	varchar2	Y	N	N	N		Y				hz_parties.party_name
Party Number	varchar2	Y	N	N	N		Y				hz_parties.party_number
Account Number	varchar2	N	N	N	N		Y				hz_cust_accounts. account_number
Account	varchar2	N	N	N	N		Y				hz_cust_accounts. account_name
Reference Name	varchar2	N	Y	Y	N	50	Y				ar_cr_references. reference_name
Address (1)	varchar2	N	Y	Y	N	50	Y				ar_cr_references.address1
Address (2)	varchar2	N	Y	Y	N	50	Y				ar_cr_references.address2
State	varchar2	N	Y	Y	N	2	Y				ar_cr_references.state
Postal Code	varchar2	N	Y	Y	N	10	Y				ar_cr_references.postal_code
Country	varchar2	N	Y	Y	N	20	Y				ar_cr_references.country
Contact	varchar2	N	Y	Y	N	20	Y				ar_cr_references. contact_name
Phone	varchar2	N	Y	Y	N	15	Y				ar_cr_references.phone
Fax	varchar2	N	Y	Y	N	15	Y				ar_cr_references.fax
Email	varchar2	N	Y	Y	N	40	Y				ar_cr_references.email
URL	varchar2	N	Y	Y	N	40	Y				ar_cr_references.url
Tax ID	varchar2	N	Y	Y	N	15	Y				ar_cr_references.tax_id

Figure 14

### Credit Application - Trade References Page Rules

### Guarantors Page

The Guarantors page allows you to enter or view information about individuals who are legally responsible for the financial obligation of the account or prospect should they fail to meet it.

ORACLE

Credit Management



Preferences



Email



Help

New Application

Open Applications

Submitted Applications

## Credit Application: Guarantors

Party Vision Corporation  
Account Glugorp, Inc.Party Number 13824  
Account Number 3472

Add Guarantor

Relationship Name	Party	Account	Signature	Details	Print
No References Exist	60				

## Attachments

Add Attachment

Attachment Name	Party	Attachment File	Attachment
No Attachments Exist			60

Save

[Return to List](#)

Submit Application

[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 15. Credit Application - Guarantors Page

## Credit Application - Guarantors Page Details

Field Name	Datatype	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Table/Column	Comments
Application Number	varchar2	Y	N	N	N		Y			ar_cr_credit_requests. application_number	
Application Date	date	Y	N	N	N		Y	sysdate		ar_cr_credit_requests. application_date	
Application Purpose	varchar2	Y	Y	Y	N		Y			ar_lookups. credit_review_type	
Bank Type	varchar2	Y	N	N	N		Y			ar_lookups. credit_review_type	
City/State/Zip	varchar2	N	Y	N	N		Y				
Application Requests	number	N	Y	Y	N		Y			ar_cr_credit_requests. application_number	
Requested Currency	varchar2	N	Y	Y	N		Y	USD		ar_cr_credit_requests. application_number	
Requested Term	number	N	Y	Y	N		Y	1		ar_cr_credit_requests. application_number	
Party	varchar2	Y	N	N	N		Y			hz_parties.party_name	
Party Number	varchar2	Y	N	N	N		Y			hz_parties.party_number	
Account Number	varchar2	N	N	N	N		Y			hz_cust_accounts. account_number	
Account Name	varchar2	N	N	N	N		Y			hz_cust_accounts. account_name	
Name	varchar2	N	Y	Y	N	60	Y			ar_cr_guarantors.name	
Address 1	varchar2	N	Y	Y	N	60	Y			ar_cr_guarantors.address1	
Address 2	varchar2	N	Y	Y	N	60	Y			ar_cr_guarantors.address2	
State	varchar2	N	Y	Y	N	2	Y			ar_cr_guarantors.state	
Postal Code	varchar2	N	Y	Y	N	10	Y			ar_cr_guarantors.postal_code	
Country	varchar2	N	Y	Y	N	20	Y			ar_cr_guarantors.country	
Contact Name	varchar2	N	Y	Y	N	20	Y			ar_cr_guarantors. contact_name	
Phone	varchar2	N	Y	Y	N	15	Y			ar_cr_guarantors.phone	
Fax	varchar2	N	Y	Y	N	15	Y			ar_cr_guarantors.fax	
Email	varchar2	N	Y	Y	N	40	Y			ar_cr_guarantors.email	
URL	varchar2	N	Y	Y	N	15	Y			ar_cr_guarantors.url	

Figure 16

## Credit Application - Guarantors Page Rules



---

## Credit Analysis

---

### Search

Upon logging into Credit Management, the Analysis button is illuminated and the credit analyst is presented with the Analysis search screen. A search is performed in one of three ways:

- 1) Party Search: This search is used when the credit analyst needs to perform tasks for a specific account, e.g., a yearly credit review.
- 1) Case Folder Search: This is the default search criterion and is used to resume work on an in-process credit review or to consider previous research which has been performed
- 1) Credit Application Search: This search is used when a credit analyst has been assigned a credit application or has created a credit application on behalf of an external request. In the case of a workflow notification, the results page will automatically display the credit application from the notification.

The HTML page consists of a 'top' Search portion with a drop-down LOV indicating the type of search to be performed. The top portion of the page includes an 'Advanced Search' link, allowing the user to perform searches with more restrictive conditions. Based upon the selection, the lower portion of the page is repainted with the appropriate tabular data. The account search uses a context search similar to iReceivables.

It is a context search, either by Credit Application or Party. The search uses intermedia text indices based upon the search criteria. The fields on which the indices exist are:

Credit Application: application number, party number, party name, credit analyst

Party: party name, party number, credit analyst

ORACLE

Credit Management

Preferences

Email

Help

## Search

Search by:

Credit Application	<input type="checkbox"/>
Case Folder	<input type="checkbox"/>

KLAKE

Go

Advanced Search

## Search Results

Q	Glugorp Inc.	14583	66 Pike St, Manchester, NH 04784	Manchester	Ed Mich	704.555.0989	KLAKE		
Q	Jett, James	8475	874 E. 22nd Ave., New York, NY 20021	New York	Robert Hera	980.555.2534	KLAKE		
Q	Klaken Plumbing	983745	1248 Elm Ct, Breezewood, PA 00037	Breezewood	James Jett	312.555.3000	KLAKE		
Q	Lave, Barbara	8364	88 S. Euclid Ave., Cleveland, OH 44101	Cleveland	Stan Musl	704.555.0989	KLAKE		
Q	Stanton, Key	987	P.O. Box 16, Norwalk, CT 33982	Norwalk	Key Stanton	980.555.2534	KLAKE		
Q	Time, Inc.	1200	All Locations		Ken George	312.555.3000	KLAKE		
Q	Time, Inc.	1200	1 Time Circle, New York, NY 20001	New York	Alice Bates	312.555.3000	KLAKE		
Q	Time, Inc.	1200	227 Ohio Ave., Chicago, IL 60081	Chicago	Ben Livi	312.555.3000	KLAKE		
Q	Time, Inc.	1200	1820 8th St, Cleveland, OH 44101	Cleveland	Manoj Gupta	312.555.3000	KLAKE		

New Case Folder

Prev

1-6 of 52

Next

Figure 17. Sample Account Search Results

ORACLE

Credit Management

Preferences

Email

Help

## Search

Search by:

Credit Application	<input type="checkbox"/>
Case Folder	<input type="checkbox"/>

KLAKE

Go

Advanced Search

## Search Results

Q	FRO2972 New Credit	114	Frozen Food International	San Jose	478	55,200.00	JALO	21-Jan-01	In Process	
Q	GLU1142001 Increase credit	1142001	Glugorp Inc.	14583	New York	114,980.00	KLAKE	2-Feb-01	Archived	
Q	JAN37645 Order holds	1143	Jankowski, James	21785	Boston	3,500.00	KLAKE	3-Feb-01	Closed	
Q	BUN43876 New Credit	114372	Bunsen, Mark		Cleveland	88533	50,000.00	KLAKE	3-Feb-01	In Process

New Case Folder

Prev

1-4 of 4

Next

Figure 18. Sample Case Folder Search Results

ORACLE

Credit Management

Preferences

Email

Help

## Search

Search by:

Credit Application	Y
Customer	
CLIP Folder	3672

3672

Go

Advanced Search

## Search Results

<input type="radio"/>	3672	27-Oct-97	Frozen Food International	14563	LQUIO	55,200.00	JALO	Ed Mich	704.555.0989
<input type="radio"/>	36723	14-Jan-01	Glugorp Inc.		KLAK	114,980.00	KLAK	Robert Hers	980.555.2534
<input type="radio"/>	36724	14-Jan-01	Jankowski, James		KLAK	3,500.00	KLAK	James Jankowski	312.555.3000

New CLIP

Prev

1-3 of 3

Next

Figure 19. Sample Credit Application Search Results

This search is used to find credit applications that have been filled out and have either been assigned or are still unassigned. Function security determines whether the user will see only credit applications assigned to him or those that have been assigned to other credit analysts.

Users can start a new credit analysis by clicking on the 'New Case' button to go to the Case folder page.

## Checklist

The checklist is the tactical implementation of the credit policies of the organization in that it defines what data points and requirements exist for different types of credit analysis and decisioning.

A checklist is defined for the intersection of two dimensions:

1. Account Credit Classification
1. Credit Review Type

For example, the organization defines account credit classifications of 'Established' and 'Emerging' and credit review types of 'Increase credit limit', 'Establish credit limit', 'Remove credit hold' (See Credit Management Setup document for details). The following matrix indicates that different checklists are used based upon the intersection of these dimensions.

Review Type	Credit Classification	
	Established	Emerging
New Credit	Checklist A	Checklist A
Increase Credit	Checklist C	Checklist A
Remove Hold	Checklist C	Checklist A
Put on Hold	Checklist C	Checklist A

Figure 20

In the above example, Checklist A identifies data points to be gathered to establish a new credit limit for an emerging company. Because this is a new account and historical AR data is unavailable, a greater reliance on external data and references is necessary. Conversely, Checklist D may be configured to require AR payment history and aging data since the organization now has a pre-existing relationship with the emerging company.

The checklist is automatically assigned to a Case folder in one of two ways:

1. A credit application is created for the party or account, in which the Credit Classification and Credit Review Type are mandatory. When the credit application is saved and a Case folder is created, the checklist from the credit application based upon the values of the two fields is copied to the Case folder.
1. A credit request initiated by an event other than a credit application, such as a periodic review or a credit hold on an order, obtains the credit review type from the event and the credit classification from the party profile record. As a result, the event creates a Case folder with the appropriate checklist for the two-dimensional intersection.

### Case Folder Details

The user starts a new credit analysis by clicking on the "New Case" button from any of the above Search pages.

The required data for a new Case folder is the assignment of the account and the selection of the checklist.

If a credit score is required, the user must select a scoring model.

ORACLE

Credit Management

Preferences Email Help

Signatures Analysis

Data	CLIP Folder	Recommendations
Checklist	Analysis Notes	

## CLIP Folder

Folder Number 468

Status OPEN

Date Created 02-Feb-01 16:44:00

Last Updated 02-Feb-01 18:22:00

Party Vision Corporation

Account Glugorp, Inc.

Party Number 13824

Account Number ###

Address 10900 Main St.  
Manchester, NH 48754

Credit Classification Established

Location 245

Credit Review Type New Credit Line

Credit Contact Cland, Rolf

Credit Analyst Jack Rasher

Phone Number 340-789-1923 x8973

Collector Tan Li

Fax 340-789-1020

Salesperson Ludina Weltz

E-mail rcland@glugorp.com

## Checklist

[Return to Top](#)

Name New Credit Limit for Emerging Account

data item 1	value 1	data item 2	value 2	data item 3	value 3	data item 4	value 4
data item 1		data item 2		data item 3		data item 4	
data item 1		data item 2		data item 3		data item 4	
data item 1		data item 2		data item 3		data item 4	
data item 1		data item 2		data item 3		data item 4	
data item 1		data item 2		data item 3		data item 4	
data item 1		data item 2		data item 3		data item 4	
data item 1		data item 2		data item 3		data item 4	

## Analysis Notes

Date Opened 02-Feb-01 09:03:00

Topic Poor trade ref

Last Update 21-Feb-01 11:03:00

Level of Importance High

Payment Delinquency 02-Feb-01 09:03:00

[View Attachments](#)

---

**Case Folder Attachments**

A credit analysis may have one or more supporting documents that are available outside the application, e.g., web page, fax image, scanned report. In order to associate these attachments with the Case folder, the Attachments page enables view, add and delete functionality.

**Credit Summary**

This page displays the most pertinent point-in-time credit data for the account.

ORACLE

Credit Management

Preferences

Email

Help

Data

Payment Summary

Credit Summary

Aging Summary

## Credit Analysis: Credit Summary

## Account Information

Party Vison Corporation	Party Number 13824
Account Glugorp, Inc.	Account Number 3472
Address 10900 Main St	Location 245
Manchester, NH 48754	DUNS Number 123-45-6789
Credit Contact Cland, Rolf	Tax ID Number 225-55-5555
Phone Number 340-789-1923 x8973	VAT Registration Number
Fax 340-789-1020	Ticker Symbol VIS
E-mail rcland@glugorp.com	Credit Classification Established
Salesperson Ludina Weitz	Credit Review Type New Credit Line
Credit Analyst Jack Rosher	Bank Bank of America
Collector Tan Li	Primary Account
Last Call Date 07-Jan-01	Financial Contact Barry Shonfeld
Called By Tan Li	Contact Phone Number 340-704-8998
Last Call Comments Inv 907877 disputed. Rolf wants unearned disc of \$478. Sent to Mr. Watson for review on 4/14/01.	

## Payment Summary

Currency	USD
A/R Balance	78451.21
Cash Receipts Total	225.00
Invoices Total	64821.36
Bills Receivables Total	2348.14
Credit Memos Total	152.00
Unapplied Cash Total	1548.88
Debit Memos Total	0.00
Adjustments Total	0.00
Deposits Total	0.00
Guarantees Total	0.00
Days Sales Outstanding	0.56
Average Payment Days	36
Weighted Average Days Late	48
Payment Terms	2%10, Net 30
Payment Terms Override Allowed	Yes
Chargebacks Total	0.00
Earned Discounts Total	154.00
Unearned Discounts Total	1879.25
Deductions Total	0.00
Receipts at Risk	14579.36

Return to Top

## Credit Summary

Party Credit Limit		Last Credit Review Date 02-Feb-98
Account Credit Limit	50101.00	Last Credit Recommendation Increase limit to \$50,101
Site Credit Limit		Last Internal Credit Score 3.8
Last Order Date	12-Jan-01	Case Folder Number 12847
Last Order Amount	799.23	Case Folder Status In Process
In Collections Flag		Checklist Used Stable customer/Credit Increase
Order Amount on Credit Hold	15422.31	Credit Agency Dun & Bradstreet
High Credit Amount	16879.28	Credit Agency Report Date 02-Feb-98
Exceeded Credit Amount	15420.00	Credit Agency Score 3.3
		Paydex 4.7

Return to Top

## Aging Summary

799.23	1,288.98	0.00	27,489.88	45,982.12
--------	----------	------	-----------	-----------

Return to Top

Return to List

Prev

Next

Analysis | Application | Comparison | Preferences | Email | Help

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Credit\_mgmt\_processing\_master.doc (v. )

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Credit Analysis 8



**Figure 21. Sample Credit Summary Page****Credit Summary Page Details**

The Credit Summary page consists of several regions, comprised of the most important data points from several areas. Following are the field descriptions for each of the regions.

Field Name	Datatype	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Comments	Table/Column
Party	varchar2	N/A	N	N	N	360	Y				hz_parties.party_name
Account	varchar2	N/A	N	N	N	240	Y				hz_cust_accounts.account_name
Party Number	varchar2	N/A	N	N	N	30	Y				hz_parties.party_number
Account Number	varchar2	N/A	N	N	N	30	Y				hz_cust_accounts.account_number
Address(1)	varchar2	N/A	N	N	N	480	Y			Not Displayed for Party	hz_locations.address1,address2
Credit Classification	varchar2	N/A	Y	Y	N	15	Y			TBD	
Address(2)	varchar2	N/A	Y	Y	N	480	Y			Not Displayed for Party	hz_locations.address3,address4
Credit Review Type	varchar2	N/A	Y	Y	N	3	Y				ar_cmgt_credit_requests.term_length
Location	varchar2	N/A	N	N	N	50	Y			Not Displayed for Party	hz_cust_site_uses_all.location
DUNS Number	number	N/A	N	N	N	9	Y				hz_organization_profiles.duns_number
Credit Contact	varchar2	N/A	N	N	N	360	Y				hz_parties.party_name
Tick Symbol	varchar2	N/A	N	N	N	60	Y				hz_security_issued.stock_ticker_symbol
Phone Number	varchar2	N/A	N	N	N	40	Y			Phone Number of the Contact	hz_contact_points.phone_number
Credit Analyst	varchar2	N/A	N	N	N	30	Y				ar_credit_analysts.name
Fax	varchar2	N/A	N	N	N	40	Y				hz_contact_points.phone_number
Collector	varchar2	N/A	N	N	N	30	Y				ar_collectors.name
E-Mail	varchar2	N/A	N	N	N	2000	Y				hz_contact_points.email_address
Salesperson	varchar2	N/A	N	N	N	240	Y				ra_salesreps.name
Last Call Date	date	N/A	N	N	N	15	Y				ar_customer_calls_all.call_date
Bank	varchar2	N/A	N	N	N	30	Y				ap_bank_branches.bank_name
Last Call Comments	varchar2	N/A	N	Y	N	240	Y				ar_notes.text
Primary Account	varchar2	N/A	N	Y	N	15	Y				ap_bank_accounts.bank_account_name
Financial Contact	varchar2	N/A	N	Y	N	50	Y				ap_bank_branches.contact_first_name, contact_middle_name, contact_last_name
Contact Phone Number	varchar2	N/A	N	Y	N	15	Y				ap_bank_branches.phone
Called By	varchar2	N/A	N	Y	N	4	Y				ar_collectors.name
VAT Number Status	varchar2	N/A	N	Y	N	15	Y			TBD	
VAT Registration Number	varchar2	N/A	N	Y	N	4	Y				hz_organization_profiles.sic_code

Figure 22. Credit Summary Page - Account Information Region

Field Name	Data type	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Comments	Table/Column
Currency	varchar2	N/A	N	N	N	15	Y				ar_transaction_summary.curren
AR Balance	number	N/A	N	N	N	20	Y				ar_transaction_summary.open
Cash Receipts Total	number	N/A	N	N	N	20	Y				ar_transaction_summary.cash_
Days Sales Outstanding	number	N/A	N	N	N	20	Y			this is a calculated column	ar_transaction_summary.avg_d
Days Sales Invoiced	number	N/A	N	N	N	20	Y				ar_transaction_summary.open
Average Payment Days	number	N/A	N	N	N	10	Y				ar_transaction_summary.avg_
Bills Receivables Total	number	N/A	N	N	N	20	Y				ar_transaction_summary.open
Weighted Average Days	number	N/A	N	N	N	10	Y			this is derived by dividing the two specified column values	ar_transaction_summary.sum
Credit Memos Total	number	N/A	N	N	N	20	Y				ar_transaction_summary.open
Payment Terms	varchar2	N/A	N	N	N	15	Y				ra_terms_vl.name
Payment Terms Extended	varchar2	N/A	N	N		3	Y			Possible Values: Yes/No	
Unsettled Cash Total	number	N/A	N	N	N	20	Y				ar_transaction_summary.unre
Charterbacks Total	number	N/A	N	N	N	20	Y				ar_transaction_summary.char
Debit Memos Total	number	N/A	N	N	N	20	Y				ar_transaction_summary.open
Balance Forward Total	number	N/A	N	N	N	20	Y				ar_transaction_summary.adis
Adjustments Total	number	N/A	N	N	N	20	Y				ar_transaction_summary.adju
Unsettled Receivable Total	number	N/A	N	N	N	20	Y				ar_transaction_summary.uned
Deposits Total	number	N/A	N	N	N	20	Y				ar_transaction_summary.open
Deductions Total	number	N/A	N	N	N	20	Y				ar_transaction_summary.dedu
Guarantees Total	number	N/A	N	N	N	15	Y				ar_transaction_summary.open
Receipts at Risk	number	N/A	N	N	N	30	Y				ar_transaction_summary.recei

Figure 23. Credit Summary Page - Credit Summary Region

Field Name	Datatype	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Comments	Table/Column
AR Transaction ID	number	N/A	N	N	N	20	Y				OM ?
AR Transaction ID	number	N/A	N	N	N	20	Y				OM ?
AR Transaction ID	number	N/A	N	N	N	20	Y				OM ?
AR Transaction ID	date	N/A	N	N	N	15	Y				OM ?
AR Transaction ID	number	N/A	N	N	N	20	Y				OM ?
AR Transaction ID	number	N/A	N	N	N	20	Y			TSD	
AR Transaction ID	number	N/A	N	N	N	20	Y				OM ?
AR Transaction ID	number	N/A	N	N	N	20	Y			High watermark of the AR balance	ar_transaction_summary.open_balance_highwatermark
AR Transaction ID	number	N/A	N	N	N	20	Y				
AR Transaction ID	date	N/A	N	N	N	15	Y				ar_cmgt_credit_requests.application_date
AR Transaction ID	varchar2	N/A	N	N		240	Y				
AR Transaction ID	number	N/A	N	N	N	20	Y				
AR Transaction ID	number	N/A	N	N	N	20	Y				
AR Transaction ID	number	N/A	N	N	N	20	Y				
AR Transaction ID	number	N/A	N	N	N	30	Y				ar_cmgt_chk_list.name
AR Transaction ID	number	N/A	N	N	N	20	Y			DNB always	
AR Transaction ID	number	N/A	N	N	N	15	Y				hz_organization_profiles.credit_score_date
AR Transaction ID	number	N/A	N	N	N	30	Y				hz_organization_profiles.credit_score
AR Transaction ID	number	N/A	N	N	N	3	Y				hz_organization_profiles.paid_ex_score

Figure 24. Credit Summary Page - Payment Summary Region

## Credit Agencies

This page displays all the information that is retrieved from Dun and Bradstreet. The TCA team will provide the UI for this. The integration will be at a UI level. The link for Credit Agencies will take them to the TCA owned self service pages. These pages will display the data that has been gathered from DNB. The data from other credit agencies will be manually entered for now and can be viewed in the alternate "User entered" tabs.

Oracle Enterprise Manager  
optionApplicationId=2223&SubFunction=Summary&PartyId=@167171&Language=US&SessionId=53001A9C8CC64E7B

ORACLE

Entity Search Return To Portal Add On Print Summary Help

Summary Summary Details Special Credits

**Summary**

Name	Oracle Corporation
Alternate Name 1	
Alternate Name 2	
Alternate Name 3	
Alternate Name 4	
Alternate Name 5	
DUNS Number	14 - 470 - 9193
Esquire DUNS	14 - 470 - 9193
Address	500 Oracle Parkway (MAIL STOP 059903)
Postal Town	Redwood City
State/Province	CA
Postal Code	94065
Country	United States
Primary Phone Number	
Last Update Date	1/8/01
Party Number	15095

Figure 25. Sample Credit Agencies Page

**Bank References**

This page displays the bank references that have been submitted in the credit application or were gathered later. It will display the information relating to the referring party and also the feedback that was received.

**ORACLE****Credit Management**[Preference](#)[Email](#)[Help](#)

Credit Analysis: Bank References					
Party Vision Corporation			Party Number 13824		
Account Chugorp, Inc.			Account Number 3472		
			<a href="#">Add Bank Reference</a>		
Bank Name	First Name	Last Name	Phone Number	Feedback	Comments
First USA Bank, NA	Go	Jerry Bale	704-555-9900		
<b>Attachments</b>					
<a href="#">Add Attachment</a>					
Attachment Name	File	Submitted Date	Submitted By		
First USA Statement	File	03-Mar-2001	Go		
<a href="#">Save</a>					
<a href="#">Return to List</a>			<a href="#">Credit Agencies</a>		
<a href="#">Prev</a>			<a href="#">Next</a>		

[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 26. Sample Bank References

ORACLE

Credit Management



Preferences



Email



Help

[Analysis](#) > [Data](#) > [Bank References](#) > Bank Reference Details**Bank Reference Details**Party **Vision Corporation**  
Account **Glugorp, Inc.**Party Number **13824**  
Account Number **3472**Bank Name **First USA Bank, NA**  
AddressState  
Postal Code

Country

Contact **Jerry Bala**  
Telephone **704.535.9900**  
Notes

Branch

Account Number

Account Type

Date Opened

Bank Routing Number

Current Balance

Average Balance

Last Update Date

[Return to List](#)[Update](#)[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 27. View Bank Reference Details

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Preferences



Email



Help

Data

[Analysis](#) > [Data](#) > [Bank References](#) > Update Bank Reference Details

## Update Bank Reference Details

Party **Vision Corporation**  
Account **Glugorp, Inc.**Party Number **13824**  
Account Number **3472**Bank Name **First USA Bank, NA**

Address

Branch

Account Number

Account Type

Date Opened

Bank Routing Number

Current Balance

Average Balance

Last Update Date

State

Postal Code

Country

Contact **Jerry Bale**Telephone **704-555-9900**

Notes

Cancel

Apply

[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 28. Update Bank References

## Trade References

This page displays the trade references that have been submitted in the credit application or were gathered later. It will display the information relating to the referring party and also the feedback that was received.



ORACLE

Credit Management



Preferences

Email

Help

**Data**

**Credit Analysis: Trade References**

Party **Vision Corporation** Party Number **13824**  
Account **Glugorp, Inc.** Account Number **3472**

[Add Trade Reference](#)

Reference Name	Reference	Reference	Reference	Reference
<b>Ace Hardware, Inc.</b>	<b>60</b>	<b>Bart Cooper</b>	<b>788-666-9921</b>	<b>/</b>

**Attachments**

[Add Attachment](#)

Attachment Name	Attachment	Attachment	Attachment
<b>Ace Reference Letter</b>	<b>File</b>	<b>03-Oct-2000</b>	<b>60</b>

[Save](#)

[Return to List](#) [Prev](#) [Next](#)

[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 29. Sample Trade References

ORACLE

Credit Management



Preferences



Email



Help

Data

[Analysis](#) > [Data](#) > [Trade References](#) > Trade Reference Details**Trade Reference Details**Party **Vision Corporation**  
Account **Glucorp, Inc.**Party Number **13824**  
Account Number **3472**Country  
Reference Name **First USA Bank, NA**  
Address  
City  
State  
Postal Code  
Tax Number  
Contact  
Phone  
Fax  
NotesReport Date  
Number of Years in Trade  
Credit Limit  
Credit Balance  
Internal Trade Rating  
Last Transaction Date  
Payment Terms  
Amount Owed  
Past Due Amount  
Email  
URL[Return to List](#)[Update](#)[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 30. View Trade References

ORACLE

Credit Management



Preferences



Email



Help

Data

Analysis &gt; Data &gt; Trade References &gt; Update Trade Reference Details

## Update Trade Reference Details

Party Vision Corporation  
Account Glugorp, Inc.Party Number 13824  
Account Number 3472

Country		Report Date		
Reference Name	First USA Bank, NA	Number of Years in Trade		
Address		Credit Limit		
		Credit Balance		
City		Internal Trade Rating		
State		Last Transaction Date		
Postal Code		Payment Terms		
Tax Number		Amount Owed		
Contact	Bart Cooper	Past Due Amount		
Phone	786-555-9087	Email		
Fax		URL		
Notes				

Cancel

Apply

Analysis | Application | Comparison | Preferences | Email | Help

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Figure 31. Update Trade References

Guarantors

ORACLE

## Credit Management



Preferences



Email



Help

Data													
<b>Credit Analysis: Guarantors</b>													
Party Vision Corporation Account Gbgorp, Inc.	Party Number 13824 Account Number 3472												
<a href="#">Add Guarantor</a>													
<b>Guarantors</b>	<table border="1"> <thead> <tr> <th>Guarantor Name</th> <th>Phone</th> <th>Address</th> <th>City</th> <th>State</th> <th>Zip</th> </tr> </thead> <tbody> <tr> <td>Buck O'Connell</td> <td>60</td> <td>Buck O'Connell</td> <td>410-524-1287</td> <td></td> <td></td> </tr> </tbody> </table>	Guarantor Name	Phone	Address	City	State	Zip	Buck O'Connell	60	Buck O'Connell	410-524-1287		
Guarantor Name	Phone	Address	City	State	Zip								
Buck O'Connell	60	Buck O'Connell	410-524-1287										
<b>Attachments</b>													
<a href="#">Add Attachment</a>													
<b>Attachments</b>	<table border="1"> <thead> <tr> <th>Attachment Name</th> <th>File</th> <th>Date</th> <th>Size</th> </tr> </thead> <tbody> <tr> <td>Letter of Credit</td> <td>File</td> <td>03-Apr-01</td> <td>60</td> </tr> </tbody> </table>	Attachment Name	File	Date	Size	Letter of Credit	File	03-Apr-01	60				
Attachment Name	File	Date	Size										
Letter of Credit	File	03-Apr-01	60										
<a href="#">Return to List</a> <a href="#">Prev</a> <a href="#">Next</a>													

Analysis | Application | Comparison | Preferences | Email | Help

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Figure 32. Sample Guarantors

## Payment Details

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Preferences

Email

Help

Data

## Credit Analysis: Payment Details

Party Vision Corporation

Party Number 13824

Account Glugorp, Inc.

Account Number 3472

## Payment Information

Currency **USD**

Days Sales Outstanding  
 Delinquent Days Sales Outstanding  
 Average Payment Days  
 Weighted Average Days Late  
 High Credit Amount  
 High Credit Date  
 Days Credit Granted  
 Unapplied Cash Amount  
 Unapplied Cash Count

Last Payment Amount  
 Last Payment Date  
 Last Payment Number  
 Previous Payment Amount  
 Previous Payment Date  
 Previous Payment Number  
 NSF/Stop Payment Count  
 NSF/Stop Payment Total

## Order Information

Pending Orders Amount  
 Pending Orders Count  
 Credit Memos Amount  
 Credit Memos Count  
 Largest Invoice Amount  
 Largest Invoice Date  
 Percentage of Invoices Paid Promptly  
 Percentage of Invoices Paid Late  
 Percentage of Invoices with Discounts Taken

Invoices Paid Amount  
 Invoices Paid Count  
 Disputed Invoice Value  
 Disputed Invoice Count  
 Earned Discount Value  
 Earned Discount Count  
 Unearned Discount Value  
 Unearned Discount Count  
 Total Amount Written Off

[Return to List](#)

Prev

Next

[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 33. Sample Payment Details

## Payment Details Page Details



Field Name	Datatype	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Comments	Table/Column
Currency	varchar2	N/A	N	N	N	15	Y				ar_transaction_summary.currency
Average Payment Date	number	N/A	N	N	N	20	Y				ar_transaction_summary.open_balance
Overhead Average Days Date	number	N/A	N	N	N	20	Y				ar_transaction_summary.cash_receipts_total
Last Payment Amount	number	N/A	N	N	N	10	Y				ar_transaction_summary.last_payment_amount
Last Payment Date	date	N/A	N	N	N	15	Y				ar_transaction_summary.last_payment_date
Last Payment Number	varchar2	N/A	N	N	N	30	Y				ar_transaction_summary.last_payment_number
Previous Payment Amount	number	N/A	N	N	N	20	Y				ar_transaction_summary.prev_payment_amount
Previous Payment Date	date	N/A	N	N	N	15	Y				ar_transaction_summary.prev_payment_date
Previous Payment Number	varchar2	N/A	N	N	N	30	Y				ar_transaction_summary.prev_payment_number
Percentage of Invoices Paid Promptly	number	N/A	N	N	N	5	Y			calculated column	(ar_transaction_summary.promptly_paid_invoices_count / ar_transaction_summary.total_invoices_count) * 100
Percentage of Invoices Paid Late	number	N/A	N	N	N	5	Y			calculated column	(ar_transaction_summary.late_paid_invoices_count / ar_transaction_summary.total_invoices_count) * 100
Percentage of Invoices with Discounts Taken	number	N/A	N	N	N	5	Y			calculated column	(ar_transaction_summary.discounted_invoices_count / ar_transaction_summary.total_invoices_count) * 100
High Credit Award	number	N/A	N	N	N	20	Y			High watermark of the AR balance	ar_transaction_summary.open_balance_highwatermark
High Credit Date	number	N/A	N	N	N	20	Y				ar_transaction_summary.open_balance_highwatermark_date
Days Sales Outstanding	number	N/A	N	N	N	20	Y			calculated column	ar_transaction_summary.avg_dso
Delinquent Days Sales Outstanding	number	N/A	N	N	N	5	Y				
NSF Stop Payment Count	number	N/A	N	N	N	6	Y				ar_transaction_summary.nsf_stop_payment_count
NSF Stop Payment Total	number	N/A	N	N	N	20	Y				ar_transaction_summary.nsf_stop_payment_sum
Days Credit Granted	number	N/A	N	N	N	5	Y				
Largest Invoice Amount	number	N/A	N	N	N	20	Y				ar_transaction_summary.largest_invoice_amount
Largest Invoice Date	date	N/A	N	N	N	15	Y				ar_transaction_summary.largest_invoice_date
Amount Written Off	date	N/A	N	N	N	20	Y				ar_transaction_summary.amount_written_off
Pending Orders Value	number	N/A	N	N	N	20	Y			From OM	
Pending Orders Count	number	N/A	N	N	N	5	Y			From OM	
Credit Memos Value	number	N/A	N	N	N	20	Y				ar_transaction_summary.open_credit_memos_value
Credit Memos Count	number	N/A	N	N	N	5	Y				ar_transaction_summary.open_credit_memos_count
Unapplied Cash Value	number	N/A	N	N	N	20	Y				ar_transaction_summary.unresolved_cash_value
Unapplied Cash Count	number	N/A	N	N	N	5	Y				ar_transaction_summary.unresolved_cash_items_count
Disputed Invoice Value	number	N/A	N	N	N	20	Y				ar_transaction_summary.disputed_invoice_value
Disputed Invoice Count	number	N/A	N	N	N	5	Y				ar_transaction_summary.disputed_invoice_count

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Figure 34

## Aging Details

ORACLE

Credit Management


  
 Preferences Email Help

Data													
<b>Credit Analysis: Aging Details</b>													
Party Vision Corporation	Party Number 13824												
Account Glugorp, Inc.	Account Number 3472												
Currency <b>USD</b>													
Total Exposure 12,457.87													
<table border="1"> <thead> <tr> <th>Current</th> <th>Past Due</th> <th>Disputed</th> <th>Interest</th> <th>Pending</th> <th>Total</th> </tr> </thead> <tbody> <tr> <td>799.23</td> <td>75,733.75</td> <td>1,987.00</td> <td>0.00</td> <td>47.25</td> <td>78,527.23</td> </tr> </tbody> </table>		Current	Past Due	Disputed	Interest	Pending	Total	799.23	75,733.75	1,987.00	0.00	47.25	78,527.23
Current	Past Due	Disputed	Interest	Pending	Total								
799.23	75,733.75	1,987.00	0.00	47.25	78,527.23								
Current Invoice Value 799.23	Current Invoice Count 8												
Past Due Invoice Value 75,733.75	Past Due Invoice Count 4												
Disputed Invoice Value 1,987.00	Disputed Invoice Count 1												
Last Interest Invoice Amount	Interest Invoices Count												
Total Interest Paid	Last Interest Invoice Date												
Pending Adjustments Amount 47.25	Receipts at Risk Amount												
Last Dunning Letter Date 10-Sep-000	Dunning Letter Count 2												
Collector LGUIPO	Last Collections Call Date 14-Sep-00												
Last Collections Call Topic Check in the mail for current invoices (799.23).													
Check number 1325.													
<div>Prev</div> <div>Next</div>													

[Analysis](#) | [Application](#) | [Comparison](#) | [Preferences](#) | [Email](#) | [Help](#)

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Figure 35. Sample Aging Details

## Aging Details Page Details



Field Name	Datatype	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LOV Name	Comments	Table/Column
ar_transaction_summary.currency	varchar2	N/A	N	N	N	15	Y				ar_transaction_summary.currency
ar_transaction_summary.from OM	number	N/A	N	N	N	20	Y			from OM	
ar_transaction_summary.pending adjustments value	number	N/A	N	N	N	20	Y			?	
ar_transaction_summary.receivables at risk value	number	N/A	N	N	N	6	Y			?	
ar_transaction_summary.dunning letter count	number	N/A	N	N	N	20	Y			TBD	
ar_transaction_summary.dunning letter date	number	N/A	N	N	N	5	Y			TBD	
ar_transaction_summary.disputed invoice value	number	N/A	N	N	N	20	Y				ar_transaction_summary.disputed_invoice_value
ar_transaction_summary.disputed invoice count	number	N/A	N	N	N	6	Y				ar_transaction_summary.disputed_invoice_count
ar_transaction_summary.last collection call topic	number	N/A	N	N	N	5	Y				
ar_transaction_summary.last collection call date	number	N/A	N	N	N	20	Y				
ar_transaction_summary.total interest paid	date	N/A	N	N		15	Y				
ar_transaction_summary.pending adjustments value	number	N/A	N	N	N	20	Y				ar_transaction_summary.total_interest_paid
ar_transaction_summary.receivables at risk value	number	N/A	N	N	N	20	Y				ar_transaction_summary.pending_adjustments_value
ar_transaction_summary.dunning letter count	number	N/A	N	N	N	20	Y				ar_transaction_summary.receivables_at_risk_value
ar_transaction_summary.dunning letter date	number	N/A	N	N	N	6	Y				ar_transaction_summary.dunning_letter_count
ar_transaction_summary.last collection call topic	date	N/A	N	N	N	15	Y				ar_transaction_summary.last_dunning_letter_date
ar_transaction_summary.last collection call date	number	N/A	N	N	N		Y				ar_transaction_summary.last_collection_call_topic
ar_transaction_summary.last collection call date	date	N/A	N	N	N	15	Y				ar_transaction_summary.last_collection_call_date
ar_collectors.name	varchar2	N/A	N	N	N	30	Y				ar_collectors.name

Figure 36

## Account Relationships

## Account Communications

This page shows all communications with accounts and prospects. A credit analyst can browse through all calls made to the account by either the collector or a credit analyst. Using the Add button, the credit analyst can enter a call, similarly to the "Customer Call" form in the Collections Workbench.

**Customer Communications**  
GHI, 7790, All Locations

Call ID

Collector/ Cr analyst

Cont Name

Cont Ph#

Response

Comments

2 of 3

Previous Next

Add Customize

**Menu:**  
Credit Summary  
Credit Agencies  
Bank and Trade  
Reference  
Payment Details  
Account Details  
Customer  
Communication  
Case Folder  
Credit Score  
Relate

Figure 37. Sample Account Communications

## Credit Scoring

The credit scoring page can be accessed from the menu under the Analysis tab. It displays the results of the score calculation based on values of user-defined key indicators such as Days Sales Outstanding, Average Days to Pay, etc. The Credit Score indicators and weights assigned to each are defined during the setup process. (Refer to the *Credit Management Setup High Level Design* for details.)

The credit score is always tied to a Case folder and is a point-in-time score. However, a credit score may not be required to complete an analysis or generate a recommendation. Whether a credit score is required is defined during the checklist setup. If the credit model is defined in the checklist, the model may not be changed. If the checklist does not require a credit score and no scoring model has been defined, the user may still generate a credit score by selecting a scoring model from this page. The user can recalculate the score while the Case folder is still open and choose whether to update the score or save the previous score for comparison purposes. Once a recommendation is made and the Case folder's status is 'CLOSED', a score may not be recalculated.

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Credit Management

Preferences

Email

Help

Case Folder

## Credit Analysis: Credit Score

Party Vision Corporation  
Account Glugorp, Inc.Party Number 13824  
Account Number 3472Score Model Conservative  
Credit Score 58  
Score Meaning Caution - reanalyze in 3 months  
Score Date 08-Jan-2001 14:30Case Folder KL357  
Case Date Created 29-Dec-2000  
Case Status OPEN  
Checklist Established

Item	Value	Weight	Score
Days Sales Outstan...	7.68	1	3
Receivables Turnover	70	2	10
Average Days Late	36	2	10
Alt. Balance	\$78,481.24	3	12
Exceeded Credit Am...	\$4,578.90	0.5	2
Credit Risk	4.7	2	10
Receipts at Risk	\$14,579.38	0.5	2
Average Payment O...	12.2	0.5	1
Percentage of Invoic...	0.32	0.5	1
DSO/Stop Payment	7	2	10
High Credit Date	6-Jun-00	0.5	2
High Credit Amount	\$223,490	0.5	2
<b>TOTAL</b>			<b>58</b>

Recalculate

Prev

Next

Analysis | Application | Comparison | Preferences | Email | Help

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Figure 38. Sample Credit Score

## Credit Score View Page Details

Field Name	DataType	Required Y/N	Update Y/N	Insert Y/N	Query Y/N	Max Length	Display Y/N	Default Value	LCV Name	Comments	Table/Column
Party	varchar2					360					hz_parties.party_name
Account	varchar2	N/A	N	N	N	240	Y				hz_cust_accounts.account_name
Party Number	varchar2	N/A	N	N	N	30	Y				hz_parties.party_number
Account Number	varchar2	N/A	N	N	N	30	Y				hz_cust_accounts.account_number
Score Model	varchar2	N/A	N	N	N	30	Y				ar_cmgt_score_model.name
CLP Code	varchar2	N/A	N	N	N	30	Y				
CLP Score	number	N/A	N	N	N	10	Y				
CLP Date Created	date	N/A	N	N	N	15	Y				
Score Weight	varchar2	N/A	N	N	N	30	Y				
CLP Error	varchar2	N/A	N	N	N	10	Y				
Score Date	date	N/A	N	N	N	25	Y				
Score	varchar2	N/A	N	N		15	Y				
Composite	varchar2	N/A	N	N	N	30	Y				
Value	number	N/A	N	N	N	20	Y				
Relative Weight	number	N/A	N	N	N	5	Y				
State	number	N/A	N	N	N	5	Y				

Figure 39

## Credit Comparison

### Periodic Review Concurrent Program

Periodic reviews enable you to establish historical comparisons of a party's credit worthiness. This PL/SQL program allows you to schedule time-oriented reviews to comply with your organizational credit policies. For example, you may require that quarterly, bi-annual or annual credit reviews are conducted for all parties or accounts. This program performs the following functions:

- Select all parties who have a periodic review type identified on the profile class.
- Select the latest CLIP folder (credit review) for the account where the review type matches the periodic review type. Any reviews that may have been conducted for an account where the review type is different, e.g., credit hold, will not be selected since the type of analyses and recommendations may be significantly different than that of a periodic review.
- Calculate the next review date equal to the last review date plus the review period or provide an as-of date to override the calculated next review date. For example, if the last periodic review date was 02-FEB-00 and the review period is Quarterly, then the next review date is 02-MAY-00. If the As-of Date is 06-JUN-00, then all accounts who have a last review date less than 06-JUN-00 regardless of the review period would be selected for review. The next review date is calculated at run time to ensure that those customer profiles where the review period may have been modified are correctly evaluated for inclusion.
- Select the accounts who have a calculated next review date which is less than or equal to the concurrent run date (SYSDATE) or who have a last review date less than the as-of date.
- Create a Credit Request record for the account, which automatically starts the workflow and the credit review process described throughout this document.

### Parameters

Parameter	Required	Displayed	Default Value	LOV
Review Period	N	Y	All	Monthly Quarterly Bi-Annual Annual
As-of Date	N	Y		
Party Name - low range	N	Y		
Party Name - high range	N	Y		
Account Name - low range	N	Y		
Account Name - high range	N	Y		
Account Number - low range	N	Y		
Account Number - high range	N	Y		
Processing Option	Y	Y	Generate Report Only	Generate Report Only Process Reviews Both Report and Reviews

**Periodic Review Eligibility Report**

This report allows provides you with a listing of the parties and accounts who are eligible for periodic credit reviews based upon selected parameters.

## Credit Review Request API

### Credit Summary Page

This page is view only and displays accumulated information and totals about the account's overall credit statistics. If the user has selected 'All Locations' from the search screen, the fields on this screen are 'orgless', i.e. the summed fields select all transactions across all organizations. If the user selects a specific site or address, the summed fields apply only to those transactions within the specific org of the user's responsibility.

#### Credit Summary Page Field Descriptions

Field Name	Data Type	Description/Formula	Time Period Selection	Excluded from AR?	Multi-Entity
Account Name				hz_customer_accounts.account name	
Address				hz_party_sites?	
Credit Contact					
Phone Number					
Fax					
E-mail					
Last Call Date					
Last Call Comments					
Called By					
Organization Name					
Organization Number					
Account Number				hz_customer_accounts.account number?	
DUNS Number					
Ticker Symbol					
Credit Analyst				ar_cr_credit_analysts	
Collector				ar_collectors	
Salesperson					
Bank					
Primary Account					
Financial Contact					
Contact Phone Number					
VAT Number Status					
VAT Registration Number					
Currency					
A/R Balance					
Cash Receipts Total		sum of cash receipts where type != 'MISC'			
Invoice Total		sum of amount due original where class = 'invoice' and due_date < as-of date			
Bills Receivables Total					
Credit Memos Total		sum of amount due original where class = 'credit memo'			
Unapplied Cash Total		sum of receipts where type != 'MISC' and status = 'UNAPP'		how do we calculate remaining amount unapplied?	
Debit Memos Total		sum of amount due original where class = 'debit memo'			
Adjustments Total		sum of adjustments			
Deposits Total		sum of deposits			
Guarantees Total		sum of guarantees			
Days Sales Outstanding					

Average Payment Days						
Weighted Average Payment Days						
Payment Terms						
Chargebacks Total						
Earned Discounts Total						
Unearned Discounts Total						
Deductions Total						
Receipts at Risk						
Party Credit Limit						
Account Credit Limit						
Site Credit Limit						
Last Order Date						
Last Order Amount						
In Collections						
Order Amount on Credit Hold						
High Credit Amount						
Exceeded Credit Amount						
Last Credit Review Date						
Last Credit Recommendation						
Last Internal Credit Score						
Last CLIP Folder						
CLIP Folder Status						
Checklist Used						
Credit Agency						
Credit Agency Report Date						
Credit Agency Score						
Paydex Score						
Aging-Current						
Aging-30 Days						
Aging-60 Days						
Aging-90 Days						
Aging-Over 90						

## Payment Details Page

This page is view only and displays accumulated information and totals about the account's payment history.

### Payment Details Page Field Descriptions

Field Name	DataType	Description/Formula	Time Period Selection	Existing Data?	Unit Currency?
------------	----------	---------------------	-----------------------	----------------	----------------



Average Payment Days	Number	Sum[Apply_date - Invoice_date]/Total number of invoices	invoice date >= sysdate - 6 months	Customer Credit Snapshot Report, CPG	Y
Weighted Average Days Late	Number	Sum[(Apply_date - Due_date) * Amount Applied]/Sum[Amount Applied]	due date >= sysdate - 6 months	Customer Accounts window, CPG, Avg Days Late - Customer Credit Snapshot	Y
Last Payment Amount	Number	Amount associated with Last Payment Number	receipt date >= sysdate - 6 months	Y	
Last Payment Date	Date	Receipt Date associated with Last Payment Number	receipt date >= sysdate - 6 months	Y	
Last Payment Number	Varchar	Receipt Number with the most recent receipt date for the customer	receipt date >= sysdate - 6 months	Y	
Previous Payment Amount	Number	Amount associated with Previous Payment Number	receipt date >= sysdate - 6 months	Y	
Previous Payment Date	Date	Date associated with Previous Payment Number	receipt date >= sysdate - 6 months	Y	
Previous Payment Number	Varchar	Receipt Number with the most recent receipt date for the customer prior to the Last Payment Number	receipt date >= sysdate - 6 months	Y	
Percentage of Invoices Paid Promptly	Number	Percentage of closed invoices where apply date is less than due date	due date >= sysdate - 6 months	Y	Y
Percentage of Invoices Paid Late	Number	Percentage of invoices (open or closed) where apply date is greater than due date. For numerator (amount paid late), use 'Late' functional amount of Key Indicator Tab of Account Overview window	due date >= sysdate - 6 months	Y	
Percentage of Invoices with Discounts Taken	Number	Percentage of invoices (open or closed) where earned discount taken or unearned discount taken is not null.	due date >= sysdate - 6 months	Y	
High Credit Amount	Number	Highest customer balance due	sysdate - 6 months	N - same as customer balance in Aging. Will have to keep a running history.	
High Credit Date	Date	Date when highest customer balance due occurred	sysdate - 6 months	N - Will have to keep a running history.	
Days Sales Outstanding	Number	(total outstanding receivables/total sales for prior DSO days) * DSO days	based on DSO days value in System Options	DSO field in Customer Accounts window	
Days Delinquent Sales Outstanding	Number	Avg (Monthly Past Due Invoice Balance *30) - measures effectiveness of collection efforts for open past-due invoices	based on DSO days value in System Options	DSO field in Customer Accounts window	
NSF/Stop Payment Count	Number	Number of NSF/Stop Payments for customer	reversal date >= sysdate - 6 months	NSF/Stop Count field in Key Indicator Tab of Account Overview window	N
NSF/Stop Payment Total	Number	Sum of reverse payments with reason code of NSF/Stop Payments associated	reversal date >= sysdate - 6 months	NSF/Stop Count field in Key Indicator Tab of Account Overview window	
Days Credit Granted	Number	Avg (Due Date - Invoice Date)	invoice date >= sysdate - 6 months		
Largest Invoice Amount	Number	Largest amount billed	invoice date >= sysdate - 6 months		
Largest Invoice Date	Date	Invoice Date from largest invoice amount	invoice date >= sysdate - 6 months		
Amount Written Off	Number	Sum(amount_adjusted) where ?			
Pending Orders Value	Number	sum(value of orders) where order_status is not 'Invoiced'	As of sysdate		

Pending Orders Count	Number	Count(orders) where order status is not 'Invoiced'	As of sysdate		
Credit Memos Value	Number	Sum(amount_due_original) where transaction type is 'Credit Memo'	As of sysdate		
Credit Memos Count	Number	Count(transactions) where transaction type is 'Credit Memo'	As of sysdate	Account Overview window	
Unapplied Cash Value	Number	Sum of receipt amounts (unapplied and on-account) that still have unapplied balances.	As of sysdate		
Unapplied Cash Count	Number	Count of receipts (unapplied and on-account) that still have unapplied balances	As of sysdate		
Disputed Invoice Value	Number	Sum(amount_in_dispute) of the most recent payment_schedule_id for each disputed invoice	As of sysdate	Aging window	
Disputed Invoice Count	Number	Count of most recent payment_schedule_ids for each disputed invoice	As of sysdate		
Invoices Paid Value	Number	Sum(amount_due_original) where invoice is closed and amount_due_remaining = 0	invoice date >= sysdate - 6 months		
Invoices Paid Count	Number	Count(customer_trx_id) where invoice is closed and amount_due_remaining = 0	invoice date >= sysdate - 6 months		
Earned Discount Value	Number	Sum(earned_discount_taken) from open and closed invoices where earned_discount_taken > 0	Invoice date >= sysdate - 6 months		
Earned Discount Count	Number	Count(customer_trx_id) where invoices are open or closed and earned_discount_taken > 0	Invoice date >= sysdate - 6 months		
Unearned Discount Value	Number	Sum(unearned_discount_taken) from open and closed invoices where unearned_discount_taken > 0	Invoice date >= sysdate - 6 months		
Earned Discount Count	Number	Count(customer_trx_id) where invoices are open or closed and unearned_discount_taken > 0	Invoice date >= sysdate - 6 months		

#### Payment Details Page Business Rules

Insert Constraints: Receipt Currency, Activity, GL Date and Apply Date are mandatory. Either Unapplied Amount or Unapplied Amount Percentage is mandatory. Either Generate Report Only or Create Write-off can be selected. If user selects "Generate Report Only" then it creates a report to list all records selected for write-off based on the criteria entered. When "Create write-off" option is selected, it creates the actual write-off records.

#### Title Bar

#### Window Buttons & Access Keys

There are buttons defined in this page.

Button Name	Access Key	Description
-------------	------------	-------------

## Aging Details Page

This page is view only and displays accumulated information and totals about the account's aging.

### Aging Details Page Field Descriptions

Field Name	Datatype	Description/Formula	Time Period Selection	Exclude In AR?	With out entry?
Current		Statement Aging bucket	As of sysdate	Y - use ARXAGS	
30 Days		Statement Aging bucket	As of sysdate	Y - use ARXAGS	
60 Days		Statement Aging bucket	As of sysdate	Y - use ARXAGS	
90 Days		Statement Aging bucket	As of sysdate	Y - use ARXAGS	
Over 90 Days		Statement Aging bucket	As of sysdate	Y - use ARXAGS	
Current Invoice Value		Amount outstanding on all Open Invoices that are still within their due date	As of sysdate	Y - use ARXAGS	
Current Invoice Count		Number of all Open Invoices that are still within their due date	As of sysdate	Y	
Past Due Invoice Value		Amount outstanding all Open Invoices that are past their due date	As of sysdate	Y	
Past Due Invoice Count		Number of all Open Invoices that are past their due date	As of sysdate	Y	
Disputed Invoice Value		Total amount of debit items in dispute	As of sysdate	Y	
Disputed Invoice Count		Total amount of debit items in dispute	As of sysdate	Y	
Interest Invoices Count			As of sysdate	EMEA?	
Last Interest Invoice Date			As of sysdate	EMEA?	
Last Interest Invoice Amount			As of sysdate	EMEA?	
Total Interest Paid			As of sysdate	EMEA?	
Pending Adjustment Amount		Total amount of adjustments with status = 'Pending'	As of sysdate	Y	
Receipts at Risk Amount		Total amount of receipts-at-risks currently outstanding	As of sysdate	Y	
Dunning Letter Count		Count of correspondences for customer site or customer.	As of sysdate	Y	
Last Dunning Letter Date		Most recent correspondence date sent to the customer site or customer.	As of sysdate	Y	
Last Collections Call Topic		Most recent Call Topic for customer site or customer	As of sysdate	Y	
Last Collections Call Date		Call date of most recent call topic for customer site or customer	As of sysdate	Y	
Collector		Username of collector assigned to this customer's site profile or customer profile	As of sysdate	Y	





## Appendix A.

### Credit Management Portlet

This page is the entry point into the Credit Management application for credit personnel. The page is configured with a left and right frame. On the left frame, workflow notifications requiring action by the credit analyst are viewed in date order. The credit analyst may use the search function to find a credit application or account. The right side frame displays pertinent information regarding credit management issues, including the organizations' credit policies, credit analyst Frequently Asked Questions (FAQs), and a calendar to complement the workflow notifications. The ticker symbol at the bottom of the page scrolls credit analyst statistics.

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**Credit Management**

Preferences Email Help

Welcome Kathy Lake!

#### Search

Search by:

Go

#### Notifications

- 02-Feb-01 11:48 AM PST Credit App submitted by Barrymore, John
- 31-Jan-01 08:20 AM PST Credit App submitted by idongo@glugorp.com
- 31-Jan-01 03:18 PM PST Credit App submitted by rweitzel@oracle.com
- 31-Jan-01 08:42 AM PST Recommendation 8724 approved by Washington, Martha
- 30-Jan-01 07:16 PM PST Recommendation 1298 approved by Coolidge, Cal
- 25-Jan-01 04:30 PM PST Recommendation 876 rejected by Hoover, Herbert
- 24-Jan-01 12:22 PM PST Credit App submitted by Lincoln, Ed

S	F	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

Figure 40. Sample Portlet

#### Salutation

The 'Welcome' salutation precedes the credit analyst name. The credit analyst name is derived from the login id.

---

**Search**

---

The Portlet provides the same search function as the Search page (see *Search* in Analysis section). By selecting one of three search contexts and entering a search keyword, the Search Results page is displayed with the search results. The search uses intermedia text indices based upon the search criteria. The fields on which the indices exist are:

Credit Application: application number, account name, credit analyst

Account: account name, account number, credit analyst, party (organization) name

CLIP Folder: folder number, folder name, account name, credit analyst

---

**Notifications**

---

The notifications list shows all 'Open' notifications in descending date and time order assigned to the user logged in. From this page, the user selects any of the notifications to be acted upon. If the user selects a credit application notification, the user goes to the Credit Application - Applicants page. If the credit application was created by non-credit personnel and no credit analyst was assigned on the application, the credit application is routed through workflow to a predefined 'Work Assignment Manager'. The Work Assignment Manager selects a credit analyst from the LOV of the workflow reassignment. The notification is reassigned to the selected credit analyst. (See *Credit Management Workflow High Level Design* for details.)

The ticker tape at the bottom of the page relays real-time credit analyst statistics, including:

Number of credit reviews in progress: count of CLIP folders with a status of 'In Process'.

Number of notifications in the credit analyst's queue: count of notifications with a status of 'Open'.

Number of open notifications older than x days: count of notifications with a status of 'Open' and a creation date and time which is less than or equal to the system date and time - x hours, i.e. 24 hours = 1 day, 48 hours = 2 days, etc.

Turnaround Time: the two statistics related to turnaround time are average and maximum. Turnaround time is derived for each credit analyst by calculating the number of hours between the date and time a CLIP folder is created and the date and time a CLIP folder is closed (a recommendation has been made and passed to the next recipient in the approval hierarchy or a recommendation has been implemented). In both cases, those CLIP folders that did not require intervention by the credit analyst should be excluded, determined by a CLIP folder that does not contain a status of 'In Process'.

Total Amount Requested: sum of amount requested from all submitted credit applications for the credit analyst.

### **Calendar**

---

The calendar displays the current month with the current day bolded. The right and left arrows allow the user to scroll to successive or preceding months.


The right frame of the page is used to display organizational and departmental information, such as credit policies, FAQs and news events.

The Level 1 tabs are explained throughout the remainder of this document.



Appendix C

High-Level Functional Design Credit Management  
Workflow, created and last updated March 7, 2001  
("Credit Management Workflow document")



# HIGH-LEVEL FUNCTIONAL DESIGN Credit Management Workflow

Prepared by Applications Product Development

Oracle Receivables

Author: Kathy Weitzel/ Sunil Rajasekar  
Creation Date: Mar 07, 2001  
Last Updated: Mar 07, 2001  
Control Number: 1  
Version: 1.0

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**Document Control**

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**Change Record**

Date	Author	Version	Change Reference
Mar 07, 2001	Sunil Rajasekar	1.0	No previous document

---

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Sunil Rajasekar	Functional and technical

---

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Name	Position	Date Signed	Comments

---

## Contents

Document Control.....	ii
Change Record.....	iii
Introduction.....	1
Business Needs and Requirements.....	2
Solution Set.....	3
The following tool set will be used for developing the workflow to be used in credit management.	3
• ..... Workflow 2.5	
• ..... PL/SQL	
• ..... AMB- Approvals management	
Solution Overview .....	5

---

## Table of Figures

**Error! No table of figures entries found.**

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## Introduction

### Statement of Feature

The objective of the Oracle Receivables Credit Management feature is to provide personnel with the ability to capture and access credit data and to perform the tasks necessary to continually evaluate and monitor the creditworthiness of customers and prospects. It also provides the tools to perform credit analysis and credit scoring, from which credit decisions are made and implemented.

This application meets Oracle's strategy of providing a single eBusiness suite by removing the need to use a third party application to perform credit management.

This document provides the high level design for the workflow piece of the high level design.

---

## Business Needs and Requirements

When a credit application is submitted or when a request for a credit review comes from another source, it has to be routed to the credit analyst who is assigned to the party/cust acct. If there is no credit analyst who is assigned, the credit manager needs to reassign the review to a credit analyst.

Credit analysts give out recommendations after performing credit analysis for the customer/prospect. These recommendations could be to increase/decrease credit limits, removing an order/customer from hold etc. These recommendations need to be sent through an approval hierarchy. Once the appropriate personnel have approved it, the recommendation is implemented.

The above requirements will be implemented using Oracle Workflow.

A separate Requirements document for the entire Credit Management solution is available at the Credit Management website:

[www-apps.us.oracle.com/ar/currentprojects](http://www-apps.us.oracle.com/ar/currentprojects)

---

**Solution Set**

The following tool set will be used for developing the workflow to be used in credit management

- Workflow 2.5
- AME ( Approvals Management)
- PL/SQL



---

**Solution Set**

**Workflow** - Oracle Workflow lets you automate and continuously improve business processes.

**Oracle Workflow Builder** - Oracle Workflow Builder lets you create, view, or modify a business process with simple drag and drop operations. Using the Workflow Builder, you can create and modify all workflow objects, including activities, item types, and messages.

**Workflow Notification Activities** - Oracle Workflow lets you include users in your workflows to handle activities. Electronic notifications are routed to a role, which can be an individual user or a group of users. Any user associated with that role can act on the notification. Each notification includes a message containing the information a user needs to make a decision, as well as possible responses. Oracle Workflow interprets each response and moves on to the next workflow activity.

**Workflow Monitor** - Workflow administrators and users can view the progress of a work item in a workflow process by connecting to the Workflow Monitor using a standard Web browser that supports Java. The Workflow Monitor displays an annotated view of the process diagram for a particular instance giving users a graphical depiction of their process status. The Workflow Monitor also displays a separate status summary for the work item, the process, and each activity in the process.

**Requestor** - The user that submitted the credit application or the credit analysis request

**Approver** - The person that has to approve the recommendation generated the credit analyst or automatically generated by the system.

**Process** - A set of activities that need to be performed to accomplish a business goal.

**Notification** - An instance of a message delivered to a user.

**Message** - The information that is sent by a notification activity. A message must be defined before it can be associated with a notification activity. A message contains a subject, a priority, a body, and possibly one or more message attributes.

**Message Attribute** - A variable that you define for a particular message to either provide information or prompt for a response when the message is in a notification. You can use a predefined item type attribute as a message attribute. Defined as a 'Send' source, a message attribute gets replaced with a runtime value when the message is sent. Defined as a 'Respond' source, a message attribute prompts a user for a response when the message is sent.

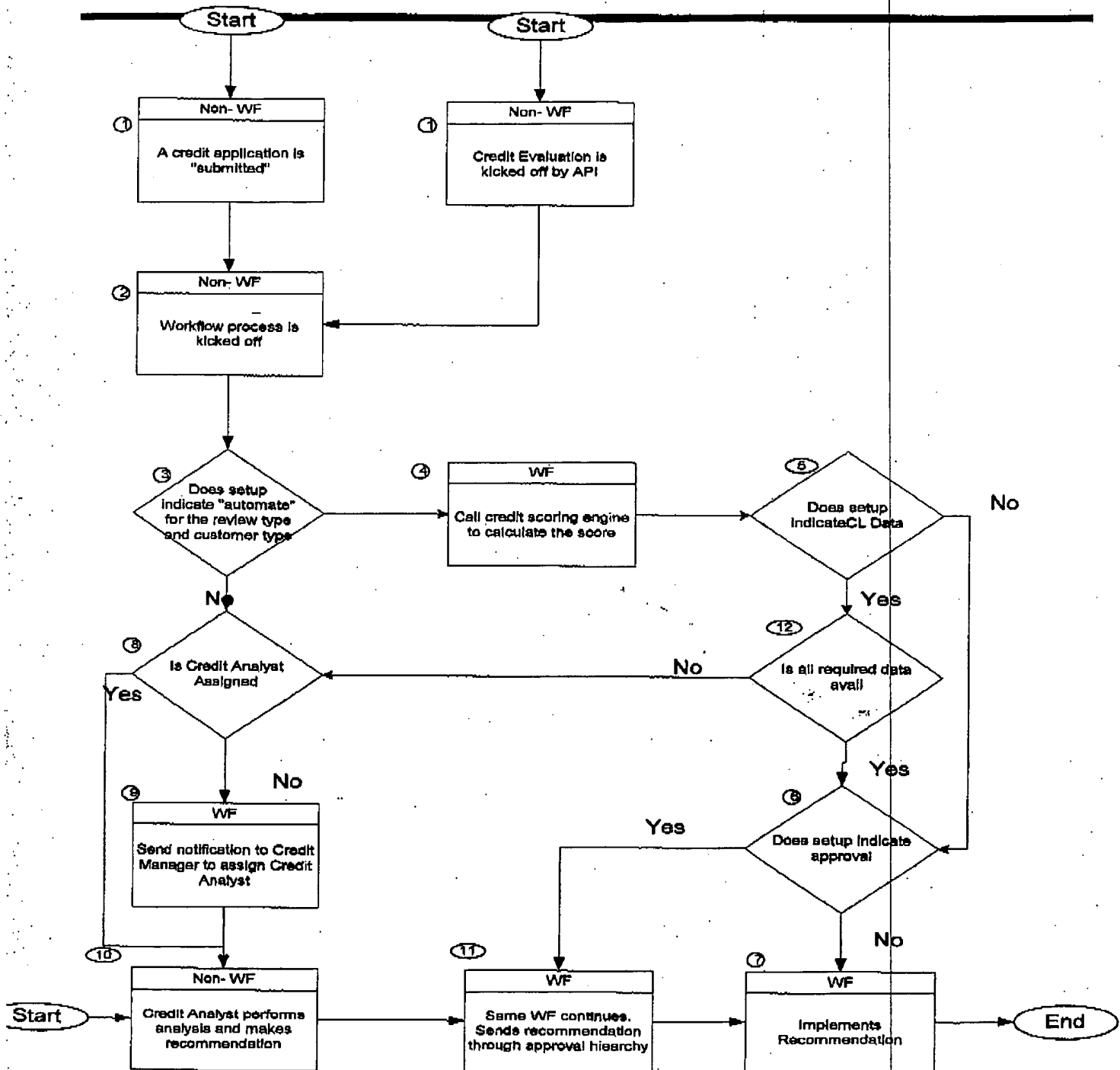
**Credit Management** - A new self service application which allows customers to either automate or route through a credit analyst, the process of evaluating the credit of a customer and performing action based on it.

**AME** - Oracle Approvals Management is a self-service Web application that lets you define business rules governing who must approve transactions in other Oracle Applications. Once you define the rules for a given application, it communicates directly with Oracle Approvals Management to manage the approvals for the application's transactions.

## Solution Overview

The workflow can be triggered from multiple points and there are several entry points for the workflow. The workflow will determine the entire process flow of the credit management including automating the process of evaluating a customer/prospect and implementing the recommendation.

### Process flow Diagram



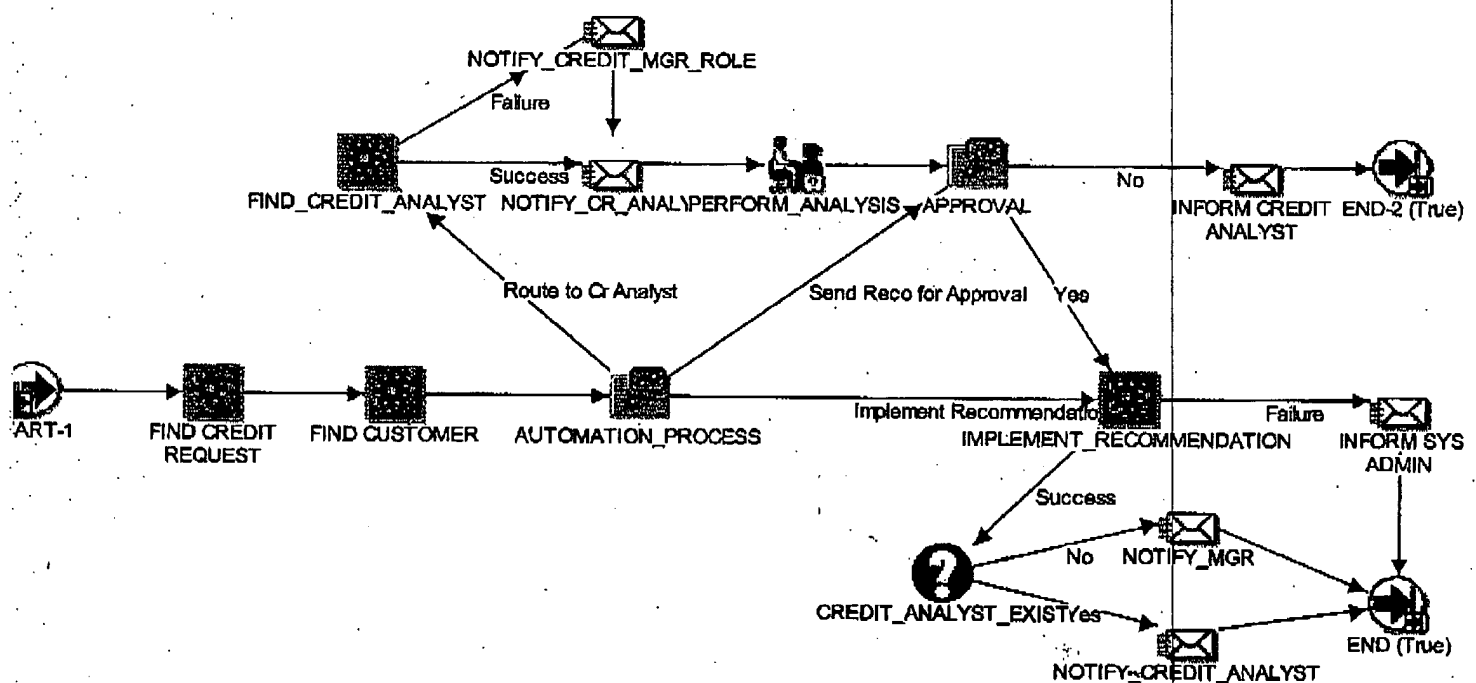
## Workflow Process

- 1) A credit review could be requested either by filling out a credit application or by using an API. Other products will use the API when they want to trigger a credit review for a party/cust acct. An example of this would be a request for a credit review for a customer when an order goes on hold in Order Management.
- 2) The workflow gets kicked off when a review review is requested.
- 3) Workflow will look at the setups for the "Type of Credit Review" and "Type of Customer" to determine whether the review has to be automated.
- 4) If the setup indicates automation, a call is made to the scoring engine to calculate the score for the customer/party.
- 5) The setups will indicate whether the data which is flagged as required in the check list has to be collected.
- 6) If the setups indicate that the checklist data is not required, workflow then queries the setup to check if the recommendation needs to go through the approval hierarchy.
- 7) If the setup indicates that the recommendation does not have to go through the approval hierarchy, the recommendation gets implemented programmatically.
- 8) If the setup does not indicate "automate" for the type of review, the credit review has to be routed to a credit analyst to perform a manual review.
- 9) If a credit analyst is not assigned to the customer account or if the review is for a party (cannot assign credit analyst at party level), then a notification is sent to the credit manager who will assign a credit analyst to perform the review
- 10) The credit analyst performs the analysis and makes a recommendation based on the results of his analysis. Note- This could also be the starting point for credit reviews which were not started from the filling out of the credit application or a request through the API. The credit analyst might have got a phone call asking him to perform a review.
- 11) Once the credit analyst makes a recommendation, the recommendation gets routed through an approval hierarchy. Automatic recommendations are routed through the approval hierarchy depending on the setup.
- 12) The review is automated and the setup indicates that the required data from the check list has to be collected. If the required data is not available, the credit review then gets routed to a credit analyst.

## Workflow Design

Name of workflow – ARMMGT (AR Credit Management Application)

### Process – AR\_PROCESS\_FLOW (Credit Management Process Flow)



---

## Functions

### 1. Find Cr Request source –

Populates the values for the following attributes.

- Review Type – Comes from a lookup type. Is passed as a parameter through the API and is set to “Credit App” if review was started by credit application
- Hier\_Level\_Flag – Indicates whether the review is being done for a customer account,
- Source of request (Order on hold, Periodic review, Credit App etc)
- Customer id
- Customer Site
- Prospect ID
- Requested Amount
- Credit application ID
- Order no
- Details from other credit requests table (like order on hold etc)

### 1. Find Customer – Gets more information about the customer. Populates the following attributes

- Prospect/Customer Type
- Current Credit Limit

### 1. Find Credit Analyst – Find the credit analyst assigned to the customer/prospect and load the value into the credit\_analyst attribute. If there is no credit analyst, send a notification to the credit\_manager role.

### 2. Perform Analysis – This is a “Block” type activity. Once the credit analyst gets notified, he has to manually perform his analysis before he makes a

recommendation. At the time of making the recommendation, a call has to be made to the wf\_engine.CompleteActivity procedure to resume the process.

3. **Implement Recommendation** – There are 2 sources for a recommendation could be generated. The first source is a credit analyst who gives a recommendation after performing his analysis. Another source is the automation engine, which generates recommendations based on the review type.

The recommendations that will be available to be programmatically performed out of the box are the following.

- A. Order removed from hold. An API will be provided by OM to remove an order from hold.
- B. Adjust Credit Limit. A credit limit might be increased or decreased based on the outcome of the review.
- C. Set up Credit Limit. A new credit limit might have to be set up for the customer/prospect.
- D. A notification could be sent to the originator of the credit review about the credit worthiness of the customer/prospect.

**Notifications****1. NOTIFY\_CREDIT\_MGR\_ROLE**

When workflow is unable to find a credit analyst ,who is assigned to the customer/prospect, to assign a credit review , it will send a notification out to the credit manager role prompting him to reassign this evaluation to one of the credit analysts. The notification will allow the credit manager to reassign the credit manager to reassign the analysis to a credit analyst who he can chose from a list of values. This value will be stored in the Item Attribute ASSIGNED\_CREDIT\_ANALYST.

Performer Type – Item Attribute

Value - CREDIT\_MANAGER\_ROLE (more on this in the workflow setup doc)

Message - Notify Credit Manager of Request for Credit Eval

**2. NOTIFY\_CR\_ANALYST**

This is the notification that is sent to the credit analyst that is assigned to a customer/prospect when there has been a request for a credit evaluation.

Performer Type - Item Attribute

Value - ASSIGNED\_CREDIT\_ANALYST

Message - Notify Credit Analyst of Request for Credit Eval

**3. INFORM\_CREDIT\_ANALYST**

If the recommendation is not approved, a notification is sent to the

A. Credit analyst who generated the recommendation

B. Credit analyst who is assigned to the customer/prospect if the recommendation was generated by the automation engine

C. Credit Mgr Role if the recommendation was generated by the automation engine and there is no credit analyst assigned to the customer/prospect

**Performer Type – Item Attribute****Value - ASSIGNED\_CREDIT\_ANALYST****Message - Notify of Rejected Approval****4. NOTIFY\_RESULT\_CR\_ANALYST**

Once the recommendation has been successfully implemented, a notification is sent to the Credit Analyst who is generated the recommendation.

**Performer Type - Item Attribute****Value - ASSIGNED\_CREDIT\_ANALYST****Message - Recommendation Success****5. NOTIFY\_RESULT\_CR\_MGR**

If the analysis was done automatically and the party/customer account does not have a

**Performer Type - Item Attribute****Value - CREDIT\_MANAGER\_ROLE****Message - Recommendation Success****6. INFORM\_SYS\_ADMIN**

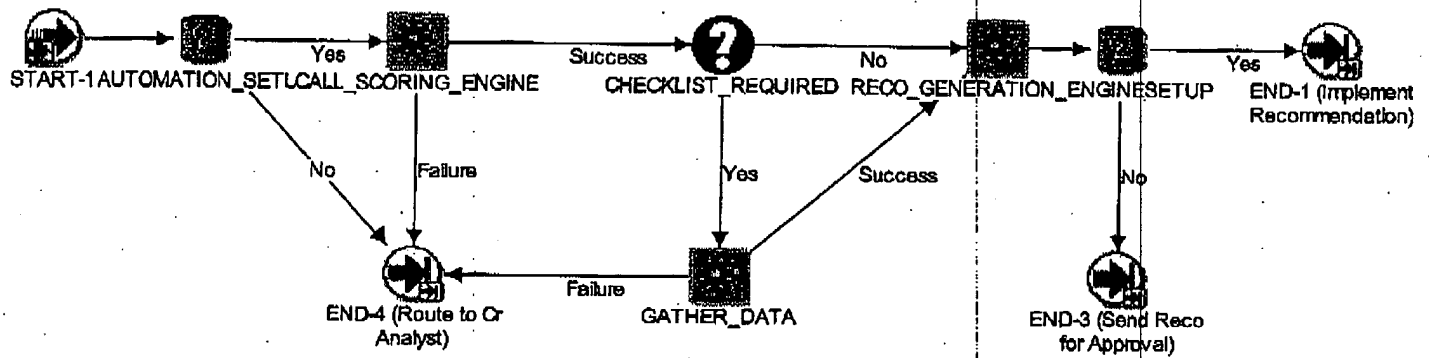
If there is an error while trying to programmatically trying to implement the recommendation, a notification is sent to the Sysadmin

**Performer Type - Item Attribute****Value - SYSADMIN****Message - Error for Reco Implementation**



**Messages**

1. Notify Credit Manager of Request for Credit Eval
2. Notify Credit Analyst of Request for Credit Eval
3. Notify of Rejected Approval
4. Inform Recommendation Success
5. Error for Reco Implementation
6. Recommendation Success

**Process – Automation Engine**



**Functions****1. AUTOMATION\_SETUP**

This function will check the automation setups for the customer\_type and review\_type. If the setup does not indicate automation, the automation process will end and the review will have to be routed to the credit analyst or the credit manager

**2. CALL\_SCORING\_ENGINE**

A call will be made to the scoring engine to retrieve the credit/score for the customer/prospect

**3. CHECKLIST\_REQUIRED**

This function will query the setup to see if it indicates that the checklist data has to be gathered.

**4. GATHER\_DATA**

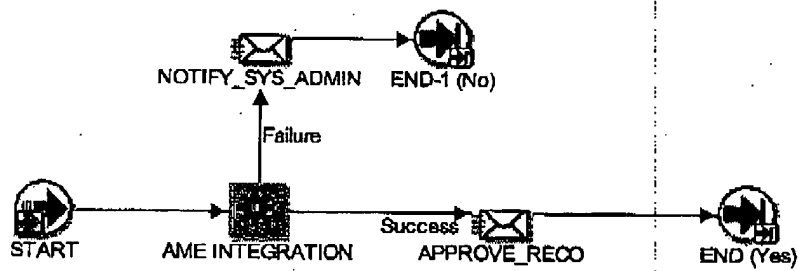
If the checklist data has to be gathered, a clip folder is created and the data marked as required is gathered.

**5. RECO\_GENERATION\_ENGINE**

The recommendation generation will generate a recommendation based on the setup for the score and based on the review type. Ex. The setup might indicate that a score of 75 will result in a new credit limit of \$100k for a new credit limit.

**6. APPROVAL\_SETUP**

This function will check the setup to see if the review\_type indicates whether the recommendation requires approval.

**Process - Approval**

---

## Functions

**Open Issues**

1. How will the workflow continue onto the approval piece after the notification is sent to the credit analyst for them to start the credit analysis.

Resolved. Using a "Block" activity.

2. How will credit limits be set or adjusted? Who is going to provide the API, OM or TCA.

OM should provide this since they own the HZ credit profile tables.

3. Need to negotiate API from OM for removing an order from a hold

We have discussed this with them. They will be providing an API from them. Have to go back to them once we have finalized all our designs.

4. Need to add more on Reco Generation Engine

Will add more on this once the setup design is finalized or in the DLD.

5. AME integration

Their release date is in Nov. We attended their demo. AME will allow customers to define their own approval hierarchy. The workflow will have to make a PL/SQL API call to get the next approver. If the API returns a null, that means that the previous approver was the last approver.

## Appendix D

## Web Invention Disclosure Form, dated March 30, 2001

04/12/01 THU 18:07 FAX 850 506 7114 ORACLE LEGAL  
OID-2001-069-01 [Fwd: WEB INVENTION DISCLOSURE FORM]

002

Return-Path: <celeste.toy@oracle.com>  
Received: from oracle.com (dhop-50p6-50p6-west-144-25-178-6.us.oracle.com [144.25.178.6]) by gmgw01.oraclecorp.com (Switch-2.1.1/Switch-2.1.0) with ESMTP id E33224P18076 for <celeste.toy@oracle.com>; Mon, 2 Apr 2001 19:02:04 -0700 (PDT)  
Message-ID: <3AC92F26.3C689437@oracle.com>  
Date: Mon, 02 Apr 2001 19:02:14 -0700  
From: Celeste Toy <celeste.toy@oracle.com>  
Organization: Oracle Corporation  
X-Mailer: Mozilla 4.7 [en] (Win95; I)  
X-Accept-Language: en,en-US  
MIME-Version: 1.0  
To: celeste.toy@oracle.com  
Subject: OID-2001-069-01 [Fwd: WEB INVENTION DISCLOSURE FORM]  
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Date: Fri, 30 Mar 2001 16:15:31 -0800 (PST)  
Message-ID: <200103310015.QAA00345@web18.us.oracle.com>  
To: celeste.toy@oracle.com  
From: New-Inventor\_us@oracle.com  
Subject: WEB INVENTION DISCLOSURE FORM

Descriptive Title or Subject of the Invention:

Credit Management

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PAGE 160/162 \* RCVD AT 3/6/2008 6:38:35 PM (Eastern Standard Time) \* SVR:USPTO-EFXRF-6/22 \* DNIS:2738300 \* CSID:6508517232 \* DURATION (mm-ss):72-54

on the credit score in specific scenarios.

For example, they can define that they want to automatically define a new credit limit of \$500k for a new dotcom customer with a credit score of xxx.

They can also indicate if they want the actions to be routed through a workflow approval hierarchy or be implemented directly.

#### APPLICATION PROCESS FLOW

A credit analysis will automatically get triggered when

- A customer/salesman etc. fills out a credit application on the web requesting a new credit limit or an increase in credit limit
- An order is put on hold due to a order pushing the credit exposure goes over the credit limit for that customer
- Periodic review for a customer at a frequency defined by the company policy.

All the above events will automatically trigger a workflow. The workflow will look at the setup and checks to see if it indicates automatic actions. If it does, it automatically gathers the required data (including external data sources like DNB), calculates the credit score and performs the actions. There is no manual interference in the process.

If either the data points to calculate the score are missing or if the setup does not indicate "automatic actions", the workflow gets routed to the credit analyst who is assigned to the customer to perform the analysis.

The first screen that the credit analyst sees when he logs into the credit management application is the Clip Folder. The Clip Folder is similar to a piece of paper where a credit analyst would write a summary of notes while researching the available data to note important points. The clip folder will automatically pull in the data, which are marked as required in the checklist (based on customer type and review type). If data is unavailable, the credit analyst collects that data and then performs his analysis. He could then either take a recommendation from the system (ex. increase or decrease credit limit) based on the score or implement his own recommendation.

The pros and cons of the invention over status quo:

The advantages of the Credit Management Solution are

- Automates most or all of the credit analysis process making the business more scalable
- Brings standardization to the credit management process and reduces human error
- Reduces time taken to setup a new customer before he can start placing orders
- Free up time of credit personnel to concentrate on tasks which are more important

Significance of the new solution to Oracle:

The credit process is inherent in every business and is very closely associated with the Receivables department. Developing the credit management application is a natural extension of the Oracle Financials functionality.

None of the other major ERP vendors have a credit management application and customers usually have a entire credit department which still functions in the paper world with no automation. Other companies which appreciate the benefits of an automated system buy third party credit management software which can automate certain parts of the credit management process and spend significant amounts of time and resources to integrate such software with their own ERP system. The bulk of the data which is used in a company's credit management application is from its own receivables system. This integration will be available out of the box for Oracle's Credit Mgmt application.

Adding the Credit Management functionality to the Oracle Financials suite will greatly enhance its salability. It also conforms to Oracle's vision of having one ebusiness suite, which addresses all the needs of a company, and eliminating the need for a company to buy additional software.

- Does it add or enhance functions or features? Yes
- Does it increase performance for existing functionality? Yes
- Does it pertain to an interface? Yes
- Is it detectable by an end user, DBA, or SysAdmin? Yes

Is it applicable to products or environments outside of Oracle?

Yes. The idea and the interface to automate the credit management process can be used by other ERP vendors to develop their own solution once they learn about Oracle's solution. The general trend in the software industry to try and automate as many processes as possible to reduce human intervention which is what the Credit Management application accomplishes. This will specifically affect companies such as SAP, Peoplesoft, JD Edwards and other smaller credit management software companies.

Has it been implemented? No

If so, when?

Has it been disclosed outside of Oracle? No

If so, was it disclosed under a Non-Disclosure Agreement? Yes

Description of any disclosure outside of Oracle:

Briefly discussed the credit management application's objectives with a representative of DNB who is a partner of Oracle. Did not discuss specifics regarding the solution and how it is going to be implemented.

Description of any products that use the invention, currently or planned:

The Credit Management application will be ready for release in Sep 2001 as an extension to Apps version 11i. This date is subject to change. It might also be backported to Rel 11.

Celeste Toy <celcste.toy@oracle.com>

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